

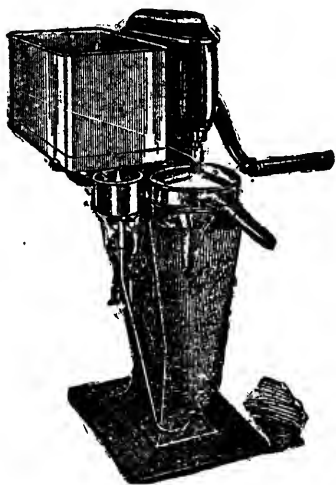
How Much Do You Care For the Interest of \$1000?

If you had \$1000 and could invest it at 6% you'd get \$60 per year interest.

And you'd think you were doing mighty well, wouldn't you? Better than most persons can do? Three times better than Government bonds?

Yet if you have five cows and no centrifugal separator

The Tubular



can make a better gain for you than 6% on \$1000 in a single year, besides paying the interest on its cost—and you don't have to invest one-tenth of \$1000.

Ever think about the matter that way? Well, it will pay you to think along that line, and not only to think but to study, and not only to study, but to experiment—in fact, to **know** absolutely whether you can save or gain 6% on \$1000 by having a Tubular, as against losing that much by not having one.

No cost to you to find out the truth. Write for our 1908 Catalogue. Write and tell us you want proof of what the Tubular can do for you in your dairy.

The Sharples Separator Co.

WEST CHESTER, PENNA.

Toronto, Ont.

San Francisco, Calif.

Chicago, Ill.

The Greatest Offer of the Season

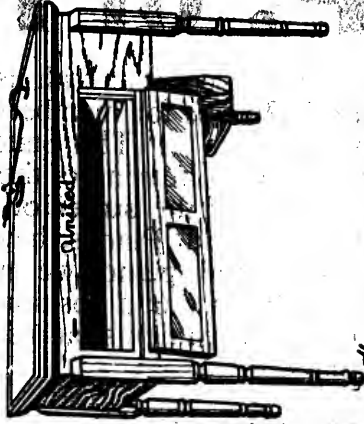
Here is the biggest Incubator Bargain offered the poultry-raiser this season. An opportunity to get

a high-grade, standard 100-egg machine at a money-saving price that will interest every incubator buyer in the land. For \$12.50 we will ship **complete** a regular No. 48 Model, 100-egg **"United" Special Incubator**, and **pay the freight** to any point east of the Mississippi River, or we allow amount of freight to River on orders west of the River.

Don't compare this offer with the price asked for machines made in box factories and called **"incubators."** This is the special **"United" Machine**, with all its latest improvements; made in the finest specially equipped incubator factory in the country, by expert incubator builders; **double-cased**, lined with Lone Star Roofing and wool packing, with heavy sheet of asbestos paper covering radiator and fitted with the celebrated **"United"** heating system—the best ever put in an incubator. Machine will be securely packed and shipped complete with lamp, thermometer, egg-tester—everything ready to fill the lamp, put in the eggs and start it to hatching. Send us your order for one today, enclose draft or money order for \$12.50, or send for catalog if you want to know more about the machine before you buy. Be sure and write today.

United

INCUBATOR



\$12.50
FREIGHT PAID

United Incubator & Poultry Supply Mfg. Co.,

DEPT. 19.

26-28 Vesey Street,

New York City.

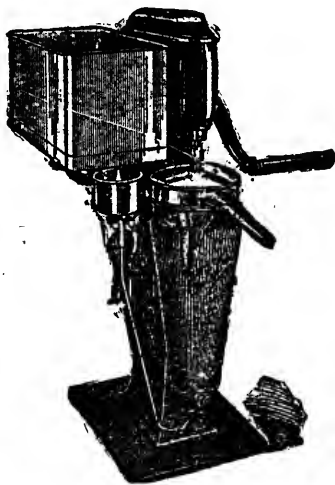
How Much Do You Care For the Interest of \$1000?

If you had \$1000 and could invest it at 6% you'd get \$60 per year interest.

And you'd think you were doing mighty well, wouldn't you? Better than most persons can do? Three times better than Government bonds?

Yet if you have five cows and no centrifugal separator

The Tubular



can make a better gain for you than 6% on \$1000 in a single year, besides paying the interest on its cost—and you don't have to invest one-tenth of \$1000.

Ever think about the matter that way? Well, it will pay you to think along that line, and not only to think but to study, and not only to study, but to experiment—in fact, to **know** absolutely whether you can save or gain 6% on \$1000 by having a Tubular, as against losing that much by not having one.

No cost to you to find out the truth. Write for our 1908 Catalogue. Write and tell us you want proof of what the Tubular can do for you in your dairy.

The Sharples Separator Co.

WEST CHESTER, PENNA.

Toronto, Ont.

San Francisco, Calif.

Chicago, Ill.

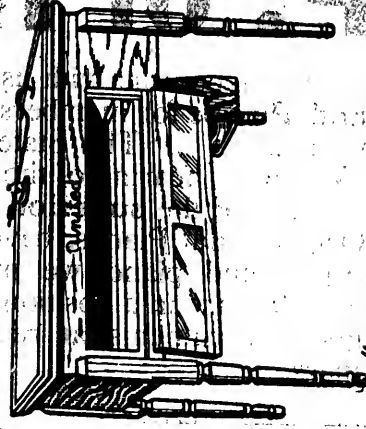
The Greatest Offer of the Season

Here is the biggest Incubator Bargain offered the poultry-raiser this season. An opportunity to get a high-grade, standard 100-egg machine at a money-saving price that will interest every incubator buyer in the land. For \$12.50 we will ship complete a regular No. 48 Model, 100-egg "United" Special Incubator, and pay the freight to any point east of the Mississippi River, or we allow amount of freight to River on orders west of the River.

Don't compare this offer with the price asked for machines made in box factories and called "incubators." This is the special "United" Machine, with all its latest improvements, made in the finest specially equipped incubator factory in the country, by expert incubator builders; double-cased, lined with Lohe Star Roofing and wool packing, with heavy sheet of asbestos paper covering radiator and fitted with the celebrated "United" heating system—the best ever put in an incubator. Machine will be securely packed and shipped complete with lamp, thermometer, egg-tester—everything ready to fill the lamp, put in the eggs and start it to hatching. Send us your order for one today, enclose draft or money order for \$12.50, or send for catalog if you want to know more about the machine before you buy. Be sure and write today.

United

INCUBATOR



\$12.50
FREIGHT PAID

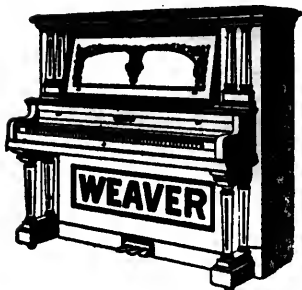
United Incubator & Poultry Supply Mfg. Co.,

DEPT. 19.

26-28 Vesey Street,

New York City.

The State Executive Board



P. of H.

has made a special contract with us to manufacture **Organs and Pianos** for members of the Grange in Pennsylvania. . . . The State Committees of Ohio and Michigan, hearing of the success of this arrangement and of the **superior quality** of the Weaver Organs and Pianos, have made similar contracts. Not because the organs and pianos we manufacture are cheaper than all others, but better. We are in a position to give the best of satisfaction to all who want good instruments at reasonable prices. Write for catalog and full particulars.

Weaver Organ and Piano Co.,

Manufacturers to the Grange,

Department G. . . . YORK, PENN.A

Meet us at our great exhibit at Grangers' Picnic at Williams Grove.

A Splendid Investment

Combining absolute security, first mortgage with large margin of value, paying five per cent. interest, free of the four-mill State tax; and in addition an interest in a magnificent water power development. The tremendous value of good water powers is not fully realized, being the result of electrical invention within the past ten years. This is one of the best.

There is no "High Finance" in the bond issue. Bonds are sold direct, saving underwriters' "commission"; and construction is under charge of stockholders whose large investment comes after the bonds—insuring economy. Securities have been largely purchased and subscribed by the conservative class of investors. This is too good to pass by if you have money to invest.

A Safe 5% With a Chance for More

Write for Particulars to

THE RAYSTOWN WATER POWER CO.

HUNTINGDON, PA.

J. E. SMUCKER, President,

C. H. GLAZIER, Treasurer,

Department D.

W. B. SIMPSON, Secretary.

The Grange Trust Company, Huntingdon, Pa. Trustee for Bond-holders.

Tradesmen's National Bank

Drexel Building, Philadelphia

Capital, \$500,000

Surplus and Profits, \$780,000

GEO. H. EARLE, Jr. Prest.

HOWARD A. LOEB, 2d Vice-Prest.

AUG. B. LOEB, Vice-Prest.

HENRY D. McCARTHY, Cashier.

LOUIS ZEISSE, Asst. Cashier.

FOREIGN EXCHANGE BOUGHT AND SOLD

Travellers and Commercial Letters of Credit Issued. Available in all parts of the world.

CORRESPONDENCE WITH A VIEW TO BUSINESS SOLICITED

Second National Bank

Pittsburg, Pa.

ORGANIZED 1863

CHARTER No. 252

Capital \$1,800,000

Surplus \$2,000,000

Depository for the United States, State of Pennsylvania and City of Pittsburg

OFFICERS

H. C. Bughman, President. Thomas W. Welsh, Jr., 2d Vice President

Wm. McConway, 1st Vice President. James M. Young, Cashier.

Brown A. Patterson, Assistant Cashier.

Acts as Reserve Agent for Banking Institutions

Accounts Solicited

Correspondence Invited.

ESTABLISHED 1848

INCORPORATED 1905

PHILADELPHIA FARMERS' SUPPLY CO.

THE PIONEER FARM SUPPLY ESTABLISHMENT

**Manure Spreaders, Plows, Harrows, Rollers, Drills,
Transplanters, Potato Sprayers and Diggers,
Harvesting Machinery, Binder Twine, Etc.**

Seeds, Fertilizers, Wagons, Harness, Engines, Separators, Etc.

Dairy Poultry and Stable Supplies.

Orders and Inquiries Solicited. Please mention Grange News and line of goods interested in.

1916 @ 1918 Market St.

PHILADELPHIA

DEMPWOLF'S FERTILIZERS

Perfection Improved Kettle Range



MEET US AT WILLIAMS GROVE

We extend to all a cordial invitation to make our exhibit your headquarters during your visit to the great Grangers Picnic. We will have a complete exhibit of our line of goods under canvass and will very much appreciate your company. We will also exhibit at all the principal fairs in the State. Look for us, we will be glad to see you. Thanking you for your many past favors we are

Yours respectfully

WEAVER MANUFACTURING CO.

FRANK L. WEAVER, Proprietor,

NEW OXFORD, PA.

Member Conewago Grange, No. 1336, P. of H.

PERFECTION STEEL TROUGHS, 88 Sizes to Select From



**BANKERS WHO EXAMINED
THIS SAFE BUY NO OTHER**



entire collection

**THE VICTOR SOLID SPHERICAL MANGANESE STEEL SCREW DOOR
BANK SAFE**

to which

to which

to which

To whom it may concern:—

Tioga, Pa., November 2, 1906.

At the meeting of our bank, April 3d, 1906, we installed an Improved Victor Manganese Steel Screw Door Bank Safe, and we can not say too much in its praise. It fills the bill in every respect, and we are delighted with its workings. It gives us great pleasure to recommend it to any who may need a first class safe.

Very respectfully,

GRANGE NATIONAL BANK OF TIOGA, PA.,
S. P. HAKES, President.

Farmers, Deposit Your Money in These Grange Banks

Farmers as a rule keep no book accounts. Their bank deposits afford them a complete record of their cash receipts, while the stubs of their check book are a perfect record of expenses and payments. Paying a laborer, a store account, or any other bill with a bank check is much safer than with money, because the person receiving the check must endorse it, and the check being

returned to the maker by the bank can be preserved as a receipt. Money deposited in a bank is not so easily and so often "folded away" as when carried around in one's pocket. FARMERS: Make the experiment of keeping a bank account. Patronize the following institutions and, while helping yourself, assist in forwarding the biggest progressive step ever made by a farmer's organization.

Grange Trust Co. Huntingdon, Pa.

Capital - \$125,000

Acts as administrator, executor, guardian or trustee. Receives deposits subject to check. Interest paid on time deposits.

W. F. HILL, Pres.
CHAS. F. BELL, Treas

Grange National Bank

Mansfield, Pa.

Resources - \$328,494.04

Deposits - \$221,255.16

E. B. DORSETT, Pres.

W. D. HUSTED, Cashier

3½ per cent. paid on
time Deposits

U. S. DEPOSITORY

Farmers and Traders National Bank, CLEARFIELD, PA.

Capital & Surplus \$115,000

Deposits - 175,000

Resources - 396,000

U. S. Depository

ISAAC STAGE, Pres.

E.O. HARTSHORNE, C'r

We pay 3 per cent. compounded semi-annually

FERTILIZERS

For All Crops
—Write For Prices—
Agents Wanted

AMERICAN REDUCTION CO.
of Pittsburg.

GRANULATED LIME

For Farms. Especially prepared to drill with crops same as phosphate. Manufactured in Somerset Co., Pa. Circular free.

C. J. YODER,
Grantsville, Md.

Try a Boss Cream Raiser

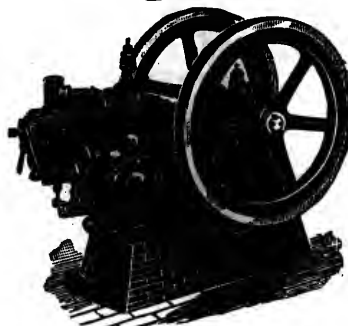


In your home, if not as represented return at our expense. More satisfactory than a \$100 Separator. Runs itself, raises cream quickly, Gets More Cream, keeps milk and cream sweet during hottest weather, no skimming or crocks and pans to handle.

60,000 Gravity Separators sold in 1912. More Boss than any other kind. Price \$3.25 and up. Write today for free Catalogue. It will save you money.
BLUFFTON CREAM SEPARATOR CO. BOX 6 BLUFFTON, O.

The Jacobson Engine

THE
IDEAL
EN-
GINE



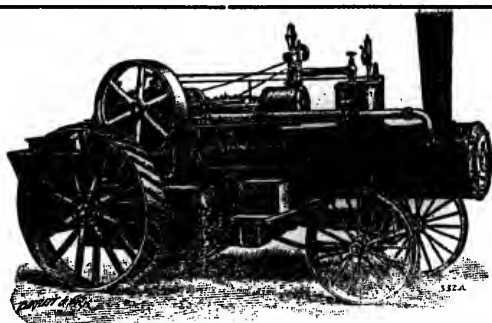
The Jacobson Gas or Gasoline Engine is the most simple on the market—having one-third the number of parts of other engines—all parts even the cylinder bushing being interchangeable. Highest cylinder compression, therefore a saver of fuel. If interested in an engine or an entire outfit, write

R. F. VAN WINKLE,

Manufacturers' Agent Jacobson Gas and Gasoline Engines, Feed Grinders, Electric Light Plants, Etc.

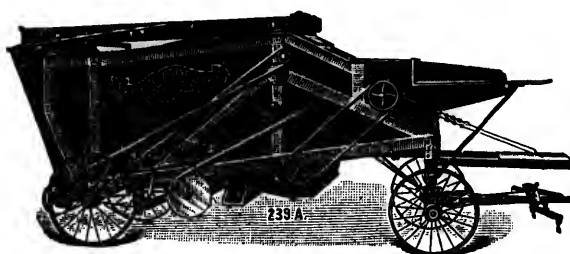
LINESVILLE, PENNA.

Dependable Threshing Machinery



ECLIPSE TRACTION AND PORT-
ABLE ENGINES, THRESHERS
AND SAW-MILL MACHINERY.

GET ESTIMATES ON OUT-
FIT SUITABLE FOR THE
FARMER. CATALOG FOR
THE ASKING



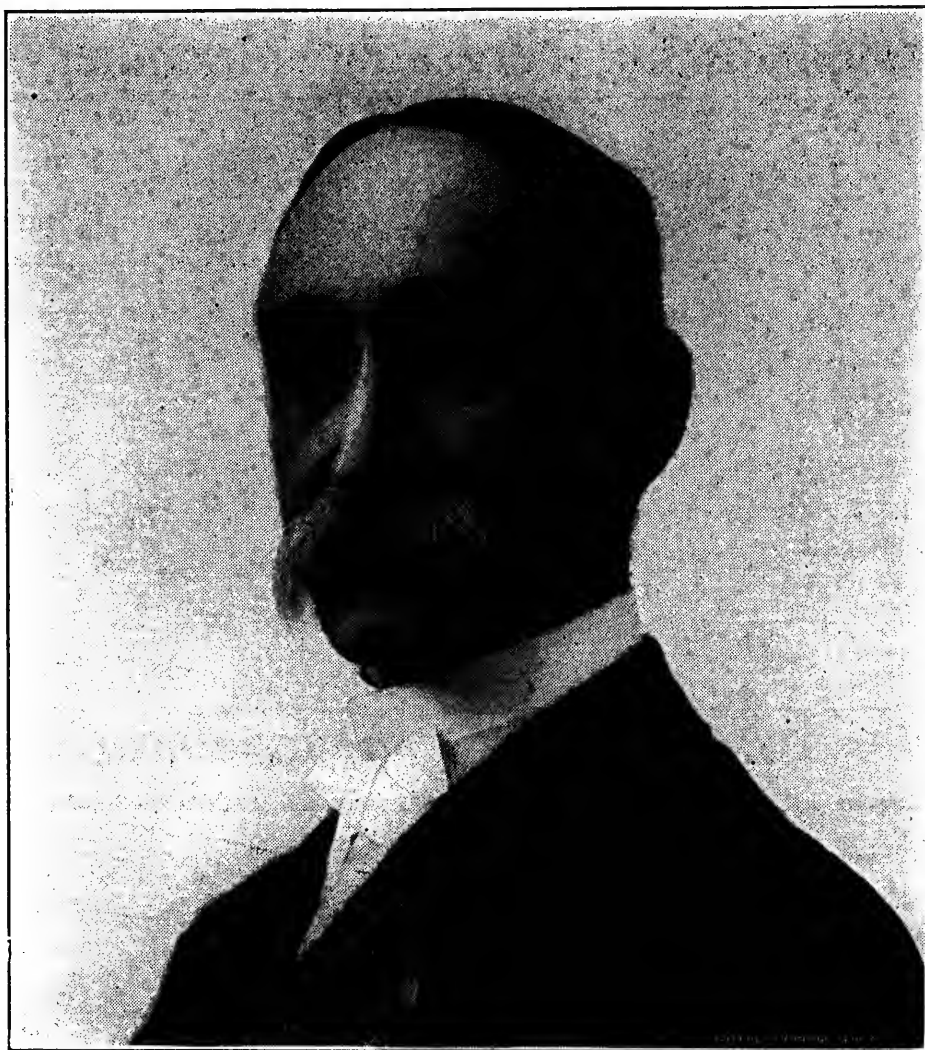
Address **FRICK CO.**
Department E

Waynesboro, Pa.

High Grade FERTILIZERS BUFFALO BRAND



Manufactured by
The Buffalo Fertilizer Company
Station A. **BUFFALO, N. Y.**



MORTIMER WHITEHEAD

Author of "Dedication Ceremony For Rural Homes," which is described in this issue



Horse Owners and Horseshoers

Derive the Greatest Satisfaction from the

Use of "**The Capewell**"

Horse Nail



The Safest
The Strongest
The Most Economical
Horseshoe Nail in the World.

Made by: **The Capewell Horse Nail Co.,**
Hartford, Conn., U. S. A.

The Best Horse Nail for All Classes of Work

Pennsylvania Grange News

Published by the Pennsylvania State Grange

For the Patrons of Pennsylvania and Our Neighbors in New Jersey, New York, Delaware, Maryland, West Virginia and Ohio.

Vol. V, No. 1

AUGUST, 1908

25 CENTS A YEAR
5 CENTS A COPY

W. F. HILL, EDITOR

I. F. CHANDLER,
EDITOR EXECUTIVE COMMITTEE DEPT.

W. T. CREASY,
EDITOR LEGISLATIVE COMMITTEE DEPT.

MORTIMER WHITEHEAD,
PAST LECTURER NATIONAL GRANGE, EDITOR IN NATIONAL FIELD.

Official publication. Issued monthly. Entered as second-class matter April 27, 1908, at the post office at Huntingdon, Pa., under Act of March 3, 1879.

A BIRTHDAY APPEAL.



It is with pardonable pride that the State Master points to this anniversary number of Pennsylvania Grange News which marks the magazine as one of the best indicators of the progressiveness and pushforwardness of the Pennsylvania State Grange. In our administration of affairs in the State Grange we have always acted on the theory that the best is none too good for the Grange membership in Pennsylvania. We have (and with the loyal support of the Patrons of the State have succeeded) striven hard for the upbuilding of the Order, not alone in numbers, but in manner of living and appearing before the world. If there is a prouder distinction in Pennsylvania than comes to the Grange member who can say, "As a member of the Grange I have helped to benefit mankind," we do not know of it.

This magazine, in the style and form of a first-class publication, has grown in four years to its present position, leaving far behind it all those minor publications known as "bulletins," "heralds," and such like. The mature appearance of Grange News was made possible not alone by the work put into it by its creators, but by the loyal and inspiring assistance of the membership in the Grange in the State. We have faith that this membership can do many things.

Now, as a celebration of this anniversary we want to call upon the membership—the hustle of the harvest season is over and the cares of the farm are less—to pitch in right now and reassemble in the Grange halls, bringing back the wandering brothers and sisters, bringing in recruits, increasing the numerical and intellectual strength of our present Granges, and pointing out wherever they can, places where new Granges may be organized, lending a hand in completing the organizations.

We want that GRANGE ARMY OF THE HUNDRED THOUSAND IN PENNSYLVANIA. What will be YOUR share in bringing it to pass? Who will be the first to write, "We have held a fully attended Grange meeting and have new members with us?" "We have applications from farmers in our community?" "We have found sentiment for a Grange in..... township?" Who will be the first?

We can think of no better way to celebrate this anniversary than by enlarging the Grange, and with faith in the Patrons of the State, believing them to be capable of the task, in the name of the fraternity, we ask for a further boost toward that hundred thousand, Fraternally,

W. F. Hill.

THE GRANGE—A TEST OF ORGANIZATION

The necessity for organization is found in the nature of man. Without it progress, even civilization itself, would be impossible. Alone, man is helpless; associated with his fellows and assisted by them his achievements are marvelous. Primitive man had but little advantage over the animal in getting the necessities of life. Only when men began to co-operate did they begin to use the forces of nature for their benefit. Civilization is the outgrowth of association. Communities have organized governments, churches, schools, charities and the multiplied industries of modern times.

Not only have these general institutions grown up, but being engaged in particular callings have banded themselves together for their own benefit until today we have combinations of men and money in every line of thought and industry. That this power is sometimes used to trample on the rights of others only helps to show its possibility for good when rightly used. Modern comforts, conveniences and luxuries are possible only because men work together.

The Grange has demonstrated that organization among farmers may be just as beneficial to the farmer and as potent for good as organization among any other branch of industry. In truth, those who know the Grange and the work it has done in spreading education and in broadening the life of the tiller of the soil, speaks proudly that this organization is without a peer among organizations similar to it.

The State Grange of Pennsylvania has ever been a builder, working consistently for the betterment of business and social conditions, following the precept, "live and let live," and seeking at all times to "promote a better manhood and womanhood, to enhance the comforts and attractions of our homes and to strengthen our attachments to our pursuits." The State Grange has succeeded in its ambitions and continues to succeed. It has demonstrated that the selfish and sordid may safely be subordinated to the broad gauge and progressive without injuring—but on the other hand, helping—the growth of the fraternity.

There was once a time when the Grange was regarded as a mere banding together for purposes of money saving. That is, it was so regarded by those who did not know its intents and purposes. Today, after forty years of successful growth, the Grange commands the respect and attention of every branch of our social and business life, because it has been consistent in its demands and perform-

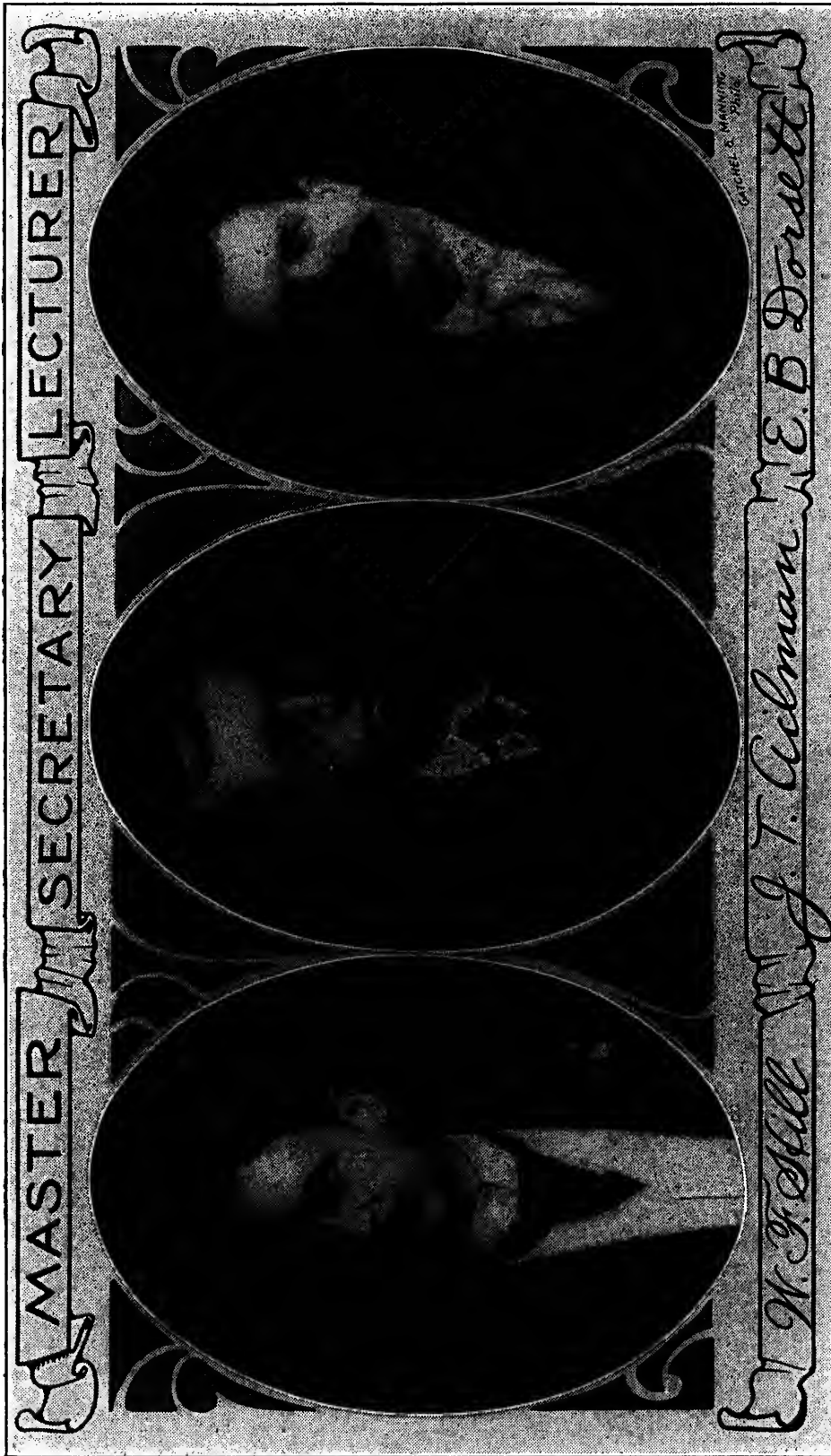
ances. Its economic teachings have proved to be not only for the best interests of its own membership, but for the assistance of all who come in touch with the farmer in a business manner. Its social teachings have done more to make rural life pleasant than any other agency. Its educational endeavors have raised many a young man and woman from the blind following after mere existence to the seeking of broad development. That the Grange has come to be almost as necessary to a successful farm community as the church and school is recognized by all who have experienced the helpfulness of a live Grange organization.

Each Subordinate Grange is just what its membership makes it, but each, immediately upon its organization, becomes a link in the strongly-welded chain of subordinate organizations which form the great State organization, than which there is no more potent force in the commonwealth. By banding together for social enjoyment and economic betterment, every rural community in Pennsylvania has the opportunity to have its sentiments and desires formidably presented to the law-making and law-administering powers and, if organization is accomplished in places now unorganized until the field is covered fully, the unpatriotic endeavors of the politician, the unscrupulous plotting of the financial shark, the unbusiness-like dealings of the selfish tradesman may be successfully defeated and institutions, laws and all varied forms of life will be made to operate for and in behalf of the forces that make them, the people themselves.

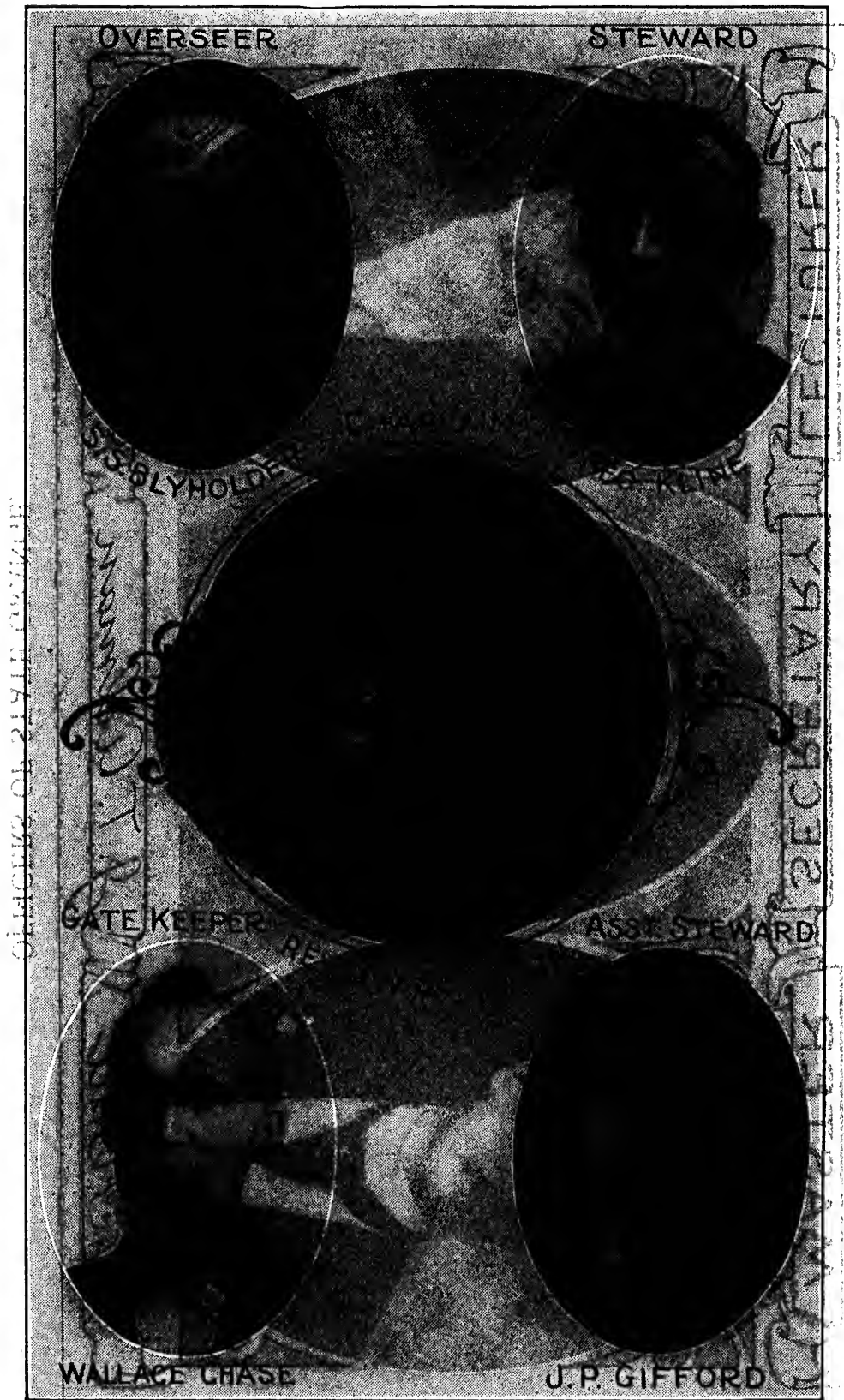
These people now in the Grange view with pleasure and pardonable pride the accomplishments set forth in this anniversary number of Grange News. To those not now in the Grange we say, "Come, join hands with us." We invite correspondence from all who are interested in the Grange movement and the assistance of the State Grange will gladly be furnished to any community in the confines of the State where there is evidenced a desire to organize.

Patrons will recognize the portraits presented in this issue, as those of men and women who have been honored with official positions by the State Grange.

If there are any who read these lines who desire to know more about the Grange, **what it stands for, what it teaches, what it has accomplished**, we ask that they address a letter to the Master of the State Grange at Huntingdon, Pa.



OFFICERS OF STATE GRANGE.



OFFICERS OF STATE GRANGE

There are few counties in the State of Pennsylvania that do not have some Subordinate Granges. The growth of the Grange in the Keystone State has been rapid and healthy and the influence of the State Grange has broadened with each succeeding quarter. Why cannot your community join this enthusiastic procession and be shown in the next report, like the one below, as one of ten, a dozen, or even two dozen new Granges in the State?

The records of the National Grange show that in Granges organized and re-organized in the last quarter Pennsylvania's growth is exceeded only by the State of Washington. There can be no better evidence that the State Grange of Pennsylvania is conducted along right lines and that the farmers of the State are in full sympathy with the progressive and helpful policies of this State Grange. Growth is shown below by States:

California	3
Colorado	4
Idaho	11
Indiana	2
Iowa	1
Kansas	2
Maine	5
Maryland	4
Massachusetts	1
Michigan	3
New Hampshire	1
New York	1
Oregon	3
Ohio	1
Pennsylvania	1
South Dakota	1
Vermont	1
Washington	19

Total..... 34

The West Speaks Also. Whereas the necessity of a better form of representation in the National Grange becomes more apparent from year to year, and,

Whereas The efforts originating in our own State, and so ably endorsed by Michigan, Maine, Pennsylvania, Kentucky and other States, meets our unqualified approval, and,

Whereas The endeavor to gain the consent of the National Grange to the organization of Granges in Idaho, which was started by the Masters of Oregon and Washington, has been fully endorsed by the Executive Committee and Masters of several Eastern States,

Therefore, We, the Executive Committee of the Washington State Grange do hereby renew our demands for better representation in the National Grange, and for the just recognition of the demands of the people of Idaho for the completion of organizations sufficient to allow them

to be represented in the circle of Grange States, and we send our fraternal greetings to all who have so ably seconded our action in the matter, and urge them to a further effort to make our Order stronger and broader,

Signed,

C. B. KEGLEY, Maaster.
FRED. W. LEWIS, Secy.
H. M. BEACH,
C. E. CLENE,
J. O. WING.

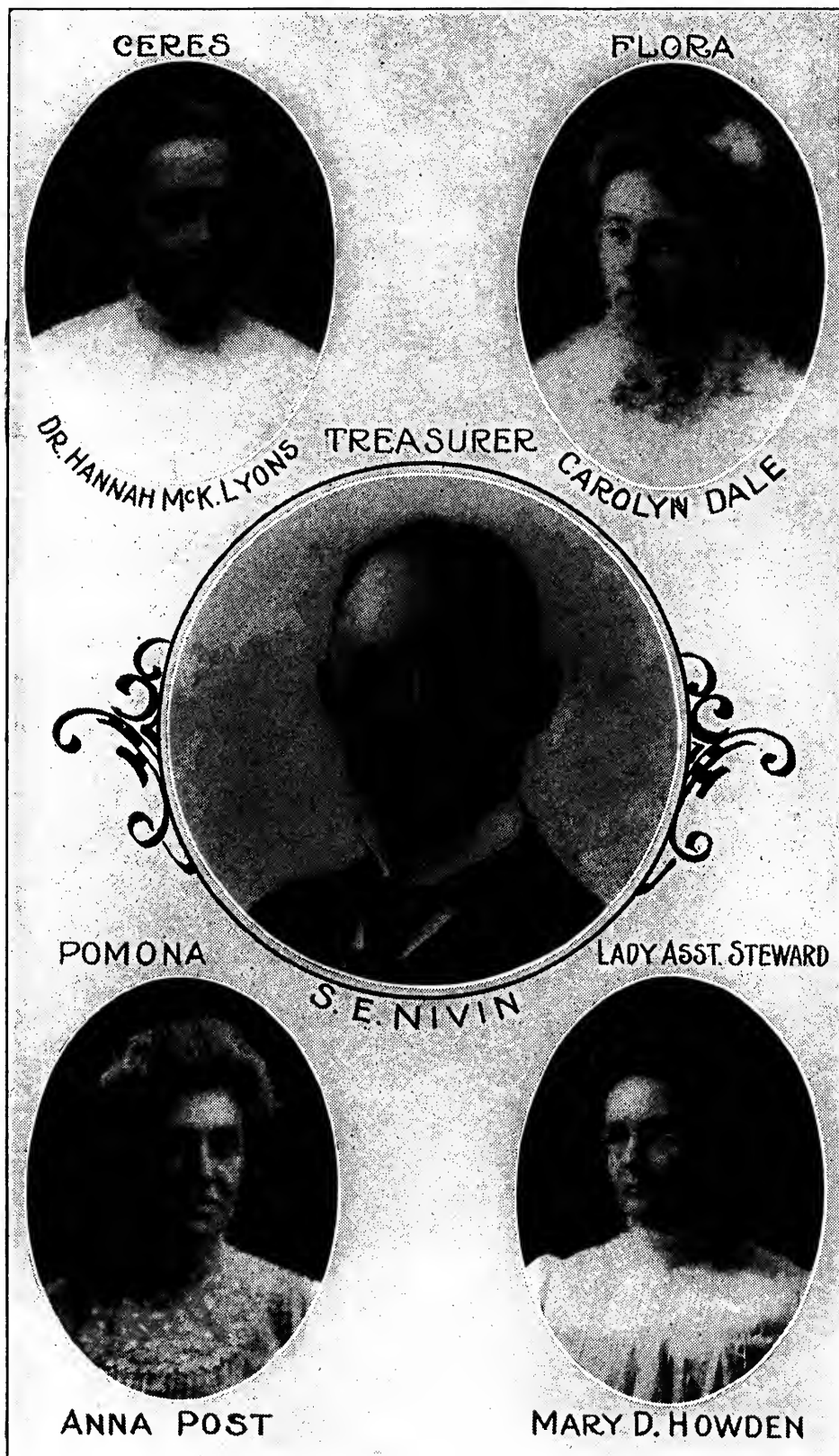
Deputies for 1909. Each Pomona Grange in Pennsylvania should take action at its next meeting to recommend the person or persons they wish to have to fill the position of Deputy next year. This recommendation should be made by paper ballot so that each member can vote for the person of his choice. Of course no nominations are to be made as every one stands on a perfect equality in our Order and each member has the right to vote for the one or ones whom he or she thinks is best qualified to fill this office. No one is to be elevated above another thru the agency of political nominations but in the Grange all stand on a perfect equality and any Fourth Degree member is eligible to fill this position. Promptly after the meeting the Pomona Secretary should send to the State Master the name and post office address and number of the Grange of the person recommended. The appointment will then be made by the State Master.

Four new ones have recently been added to Penn Grange, No. 1347, Huntington County. This is "Grafton" and pretty fast. We hope they will all grow and prosper.

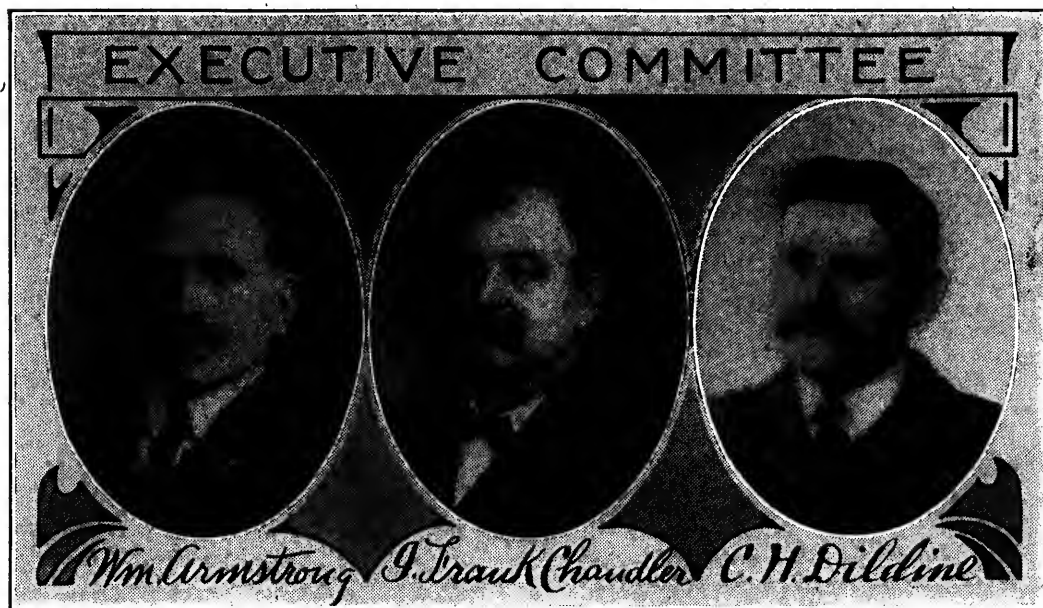
The Potter Pomona will be entertained September third and fourth by Roulette, Burtville and Fishing Creek Granges jointly. A Lecturer's conference will be held and we are bound to make the meeting the "best ever." Our Juvenile Grange will exemplify the Juvenile Degree. As soon as our Juveniles attain the age of fourteen years we receive them into our Subordinate Grange. Too high a value cannot be placed upon the training afforded by the Juvenile Grange.

Mrs. BERTELLA ATKINS.

"Americanitis" is a new disease the cause of which is said to be the high pressure of modern life, living in a hurry and working over-time. The farmer who hasn't time to go to Grange is exhibiting symptoms of this modern disease that is killing thousands.



OFFICERS OF STATE GRANGE.



By I. FRANK CHANDLER, Secretary.

I have again been reminded that another month has passed away and if we wish anything for the next issue of Grange News we must be about and at it.

The first thing I wish to impress on your minds is the responsibility resting on the heads of your Executive Committee of the State Grange when not in session. Trusted as we are with everything that tends to strengthen and upbuild the organization you see we cannot be too careful in what we do or say. I fear many of you do not realize the position in which we are placed, the duties connected therewith, or we should have more of your aid and assistance and hear less of censure and complaint. We are glad to receive at all times advice and information upon any subject that will give us broader and deeper knowledge than we now have, and hope that any of you interested in the welfare of our grand and noble Order will not be afraid or backward in letting us know of your ideas in writing up.

Among other subjects sanctioned by the last meeting of the State Grange and left in the care of your committee was the Grange National Banks.

At a recent meeting of representatives of these Grange Banks held at Troy, Pa., every one of the fifteen Grange banks was represented and the statements received and read were gratifying and unifying, bringing in-

to closer touch with one another the farmers of this great Commonwealth in the management of these Grange Banks, most of them being controlled and managed by farmers. We have watched cautiously the growth of these banks, and feel it is no more than our duty to say to our membership everywhere, patronize the Grange Banks, and help build up another industry which has so far proved successful—under the wise and judicious management thus far employed.

There are times come to all of us when we are vexed and annoyed and we cease to be patient. Such seems to be the case with many of us at the present and in order that we may be avenged or get our just rights and claims we are ready to wreak out vengeance on those interested. In some instances this may be just and right, but in many others it will not result in any good whatever. Your committee are doing all they can to settle all differences that come before them and that justice may be done to all, we must go slow in some matters that come before us (and we know whereof we speak) or to say the least, be left, we think by so doing all will end well and all be satisfied.

At one time it seemed to be no task to consummate a trade with most any business house, but it is different today. The profits are so small in most lines of business that they will not give to us wholesale prices and a rebate to the State Grange. Much of this has been brought about by direct Grange business methods from the producer to the consumer.

GRANGE NEWS A BUSINESS PROPOSITION.

By A. NEVIN DETRICH.

In making each month a magazine to go to every home in the State in which there is a member of the Grange, and into hundreds of Grange homes in States outside of Pennsylvania, the Executive Committee of the State Grange has set for itself a task that is probably not appreciated by the rank and file of the Grange membership in the State. However, the task is a pleasant one when it is considered that the idea of the magazine is to weld more closely the fraternal bond which holds together our great organization. The task is made an absolute enjoyment when it is known that the magazine succeeds in strengthening these fraternal ties and in enlarging the scope of usefulness of the Order.

Grange News, like every other work, can only hope for success through the undivided co-operation of the membership in the State. The payment of the small subscription price asked for the magazine will in itself make a foundation upon which financial independence for the magazine may be surely built. The returns from subscriptions so far in 1908 have been in excess of 1907, but still there is great room for improvement on the part of the readers of Grange News. We want to urge upon all who are not regularly paid subscribers of the magazine to send in their subscriptions between now and the State Grange meeting, so that we may report to this meeting that "our magazine" is self-supporting and on its feet.

At the West Chester meeting we promised that, with the support of the membership in the State, we would give for 1908 a magazine of which all might feel proud. How far we have succeeded in this is left to the judgment of our readers. It costs money these days for the purchase of paper, for the printing of same, for the making of cuts and all that. However, we need have no fear for the financial success of Grange News if the Grange members of the State co-operate with us. We want all to feel that this is "our magazine." The youngest and the oldest Grange member in the State has a share in it. It is not intended as a money-making proposition and when it shows a surplus, that surplus goes toward making the magazine bigger and better. We want to solicit the co-operation of every reader of Grange News.

Your co-operation will assist us first through the forwarding to us of twenty-five cents for a year's subscription. The second way in which your co-operation will count is in sending to



A. NEVIN DETRICH

us helpful suggestions for the betterment of the magazine. Another, and a very important manner of co-operation, is in taking care of Grange News advertisers.

This last suggestion is a very important one. The money paid us by advertisers who use our columns is the main source of our revenue. We cannot give advertisers the worth of their money unless the readers of the magazine interest themselves in the articles advertised. We do not ask any one to answer an advertisement for the mere sake of giving the advertiser an inquiry. This hurts and does not help. If you see anything, however, in which you are interested advertised in Grange News, then we do ask that you write to the advertiser and say that you saw his ad. in Grange News. Entrance into 30,000 homes each month means at the start a big advertising proposition, but an advertiser who gets entrance into three times that many homes and fails to get results very naturally becomes discouraged with the proposition. We are very glad indeed to report that our advertisers as a rule are well pleased with results from Grange News.

We do not accept any advertising that is not what it should be. Grange

News readers can deal with perfect confidence with any of the individuals or firms represented in our columns. We unhesitatingly endorse them all, because we have carefully looked into each one before soliciting them for advertising or before accepting their propositions. We have turned away many hundreds of dollars worth of worthless advertising because we were

not satisfied that it was the sort to place before our people. We want to urge as strongly as we can: If you see something advertised in which you are interested, write the advertiser. He will be glad to correspond with you upon a business basis. And, at all times be sure to say, "I saw your ad. in Pennsylvania Grange News."



GRANGE INFLUENCE ON LEGISLATION.

By JOHN A. McSPARRAN.

The good and helpful influences of the Grange naturally group themselves under three heads: Comradeship, Co-operation and Citizenship.

Comradeship suggests those social influences that arise out of the fraternal obligations and associations.

Co-operation includes those that come from the business contract, the trade card and all forms of combined buying and selling.

Citizenship covers the influences that emanate from the public expression of the popular will.

These latter are certainly the most vital as well as the most subtle of the impressions the Grange does or can make upon its members and the world. Even in a government where every citizen has a voice, comparatively few, after all, construct and direct the legislative policies. The great majority simply choose between plans which have been designed and formulated by the wise statesmanship or the ever watchful self-interest of the few.

The Grange is splendidly adapted to exercise this moulding influence, and it has done so to an extent and always for good. No pernicious scheme of legislation can claim the Grange as

its foster mother. Her weakness and misfortune is that her membership have not more fully recognized the close relation that holds between law and social and industrial happiness.

The Grange in Pennsylvania has enough members to compel consideration and she must compel it or again lose her prestige. The resolutions adopted in secret conclave must be upheld before the world.

If we decry corporate greed we should not support corporation legislators. If we despise trickery we must select clean public servants. While we bewail indifference, our own persuasive earnestness should be its greatest foe.

In after-dinner speech and Fourth of July oration the tiller of the soil is applauded as the pillar of the State and it is certainly true that the body politic "rests" on him. He is the burden bearer of the community. We could well dispense with the compliment if by demanding just laws and righteous execution of them we enjoyed a little more of the "resting" and the after-dinner speaker could expand the imagery of the social hive where every bee was a worker and the drones were cast out.

THE TOWNSHIP ROAD LAW

By J. T. AILMAN.

Daniel Webster once said: "A **We Wonder** if the following table, people who can hold a successful setting forth taxation rates in Pennsylvania will not surprise many of our town meeting are fit for liberty."

The same may be said of the people who can successfully manage the affairs of a township. If the people generally of the country cannot properly manage local affairs, we might as well hand the scepter to a king. Few public men would dare to say that the masses cannot manage their own affairs but many of them act as if that was their conviction. The tendency of the government, both National and State, is to create departments and bureaus to look after every interest. These soon assume that they are both the government and the people. They dictate to the Legislature which laws shall and what laws shall not be passed and they often arbitrarily construe the statutes. Thus the road department secured from the last Legislature an increase of officers, an increase of salaries and an increase of appropriations for road building. Tho it is an open question whether their methods of road construction are practicable and whether their mileage of roads is equitably distributed. Certain it is that they will not reach the by roads generally for generations to come. Notwithstanding all of the objections they get what they want. On the other hand a township road law was foisted on the State a few years ago to which many people are opposed.

Important amendments were made to this law by the last Legislature. But as they gave more money to the townships from the State they were vetoed by the Governor. The Highway Department without doubt, urged the veto. The matter is sure to come up again before the next house and not only the members of the Grange, but farmers generally should make their wants known. The amendments passed last session which repealed the dollar tax on the individual and the one that provided that the State appropriate 50 per cent. of the taxes assessed by the township instead of 15 per cent. as now when a cash tax is collected, should be re-enacted. The people of the township can spend this money as judiciously and far more economically than the State can do it.

But in the minds of many there is too much machinery in the township law. There are too many heads to the business, making it too easy to shift the responsibility. The three supervisors are enough road officers for the township, especially now since all parties are to be paid. The law should be amended to that effect.

setting forth taxation rates in Pennsylvania will not surprise many of our readers.

	Mills.
On real estate.....	15 1-2
National banks	3
Incorporated State banks...	6 3-4
Incorporated Savings institutions	3 1-7
Trust and Safe Deposit Cos..	1 1-2
Building and Loan Associations	1-10
Brewing companies	4 7-8
Brick Clay and Quarry Cos..	4 1-2
Bridges and turnpikes	4 5-8
Coal, Coke and Mining	5
Gas companies	4 5-7
Domestic Ins. Cos.	1
Land and Improvement Cos.	4 1-4
Light, Heat and Power Cos..	4 2-5
Manufacturing companies ..	3
Market companies	4 1-2
Oil and Mining Cos.	4 9-10
Steam railroads	3 1-8
Street railways	8
Transportation (miscellaneous) Express, Pullman, Pipe Line	4 5-7
Telegraph and Telephone Cos	2 1-3
Canals and Navigation Cos...	2 1-2
Water companies	4 5-7
Miscellaneous corporations.	4 1-14
Mercantile property	2 1-2
Money at interest.....	3 7-8
Horses and mules.....	4
Salaries, Emoluments of Office, etc.	1 1-5

Recapitulation

Average rate of taxation on personal and corporate property in Pennsylvania, 3 mills; average rate of taxation on real estate in Pennsylvania, 15 ½ mills.

Calvin Grange, No. 1210 Huntingdon County, celebrates the fact of its existence with a picnic every once in a while. Its last one was held on June 20 and closed with a private meeting in the hall that evening. The occasion was a pleasant one throughout. Excellent music was furnished by the Grange choir while the speakers were Revs. McClain, Nicholson and Reaser. State Master Hill spoke both at the public meeting in the afternoon and again at the private session and at the latter co-operated with the Patrons present in disposing of five gallons of ice cream.

Brother J. T. Kast, of Monroe Grange, No. 362, Cumberland County, writes that he has missed but two meetings in twenty years.



STATE GRANGE FINANCES

By J. A. HERR.

Every institution, organized association or business enterprise, to be successful, needs a sound financial system, well guarded and well secured. In the years that have passed the Pennsylvania State Grange has had its ups and downs. It has seen prosperity and adversity. In times of need its friends measured up to the exigencies of the occasion and came to its relief. For many years past it has been gaining in strength and capital until today it is beyond embarrassment and on the high road to permanent prosperity if managed with reasonable care.

Our officers have been loyal and faithful and no changes of dishonesty or greed or graft have stained our records. Of this we are justly proud.

We are in the position of some workmen who were laboring under the direction of a supervisor who occasionally would say: "Boys, you are doing first rate, but you might do a little better." We probably might make some improvement in our financial operation.

For some reason we do not derive the amount of revenues from our business houses that we formerly did and not nearly what we might do if we were loyal to our Order and our business houses were entirely satisfactory.

All extraordinary expense made by any of the State Grange officers must have the sanction of the Executive Committee before being paid, or be-

fore being approved by the Finance Committee.

All the ordinary, and as many of the extraordinary, expenses as can be foreseen should be authorized by the State Grange while in annual session.

The State Grange of Pennsylvania has always been fortunate in the election of a Treasurer who has managed the funds most judiciously. He is the most underpaid officer of the Grange and I suggest that his salary be doubled.

Every person who is employed by the State Grange by the day, with expenses, should give a closely itemized statement of these expenses, number of miles traveled to and from the starting point and should, if traveling by the Pennsylvania Railroad, have a mileage book, which book can be used by others if not entirely used by the first party. The State requires this of her employees, and it is right.

Most of these suggestions are already being used and this communication is not written with intent to find fault, but as a guide to any who may in the future do Grange work and to a few who are new in the work.

The present is a good time to do Grange work. The farmer needs the Grange and the Grange needs the farmer. Our Order should be strengthened and built up along the lines laid down by its founders. Then our receipts will be increased, and if wisely expended will be returned to us an hundred fold.

GRANGE PICNIC DATES.

Centre Hall Encampment, Centre Hall, Pa., Sept. 12 to 18.

Grange Picnic Exhibition, Osterburg, August 18 to 22.

Williams Grove Picnic, last week in August.

Penn Grange, between Hawn's Bridge and Grafton, Huntingdon County, August 29.

Trappe, Montgomery County, August 8, speaker, E. B. Dorsett.

Nauvoo, Tioga County, August 6, speaker, E. B. Dorsett.

Catawissa, Columbia County, August 8, speaker, E. B. Dorsett.

Loysburg, Bedford County, August 13, E. B. Dorsett, speaker.

Dry Run, Franklin County, August 15, E. B. Dorsett, et al, speakers.

Mitchell Mills, Tioga County, August 4, John A. McSparren, speaker.

Lawrenceville, Tioga County, Sept. 3, W. F. Hill and W. B. Wilson speakers.

Lenape Park, Chester County, August 20.

Quakertown, Bucks County, Sept. 5.

Mausdale, Montour County, at home of J. A. Merrill, August 19, M. S. Bond and A. L. Martin, speakers.

Cadwallader Park, N. J., Lower Bucks and Philadelphia Pomona picnic, August 19.

Trone's Grove, near York, York County, August 1, Dr. T. F. Hunt and Prof. Alfred Menges, speakers.

Lott's Grove, Wyoming County, latter part of August.

Shirleysburg, Huntingdon County, August 15, W. F. Hill, et al, speakers.

East Greenville, Montgomery County, Sept. 15,

Columbia County Pomona, White-wright's Grove, August 6. Rev. H. G. Teagarden, W. T. Creasy and Wm. W. Evans, speakers.

August 8, Ulsh's Woods, near St. Samuel's Church, Perry County.

Caledonia Grange, Fayetteville, August 6. Speakers, Judge W. Rush Gillan and Rev. J. W. Johnson, Chaplain State Grange.

Our anniversary number of Penn'a Grange News marks another milestone in the progress of our order. This magazine is owned by the entire army of Fourth Degree members in the over six hundred Subordinate Granges in Pennsylvania. It is the recognized organ and the official medium for the dissemination of Grange information. In this issue much space is devoted to that department of our Grange activities known as the banking movement. The story of this movement reads almost like a romance. It was given its initiative in the Grange organization from the address of the State Master at the Sunbury State Grange meeting, December, 1905. It met with favor among the Grange membership at once and has been given the encouragement and endorsement of the State Grange at every step. There is perhaps no single feature of Grange activities that is popularizing and aiding the Grange at this time as much as this movement. After consultation it was believed that the proceedings of the Grange Bank convention held at Troy June 24th and 25th, would be as interesting and as educationally valuable as anything that could be published in this anniversary number. So an arrangement was entered into whereby the banks would bear their proportionate share of publishing this issue in order that they might have for preservation in printed form bound copies of the proceedings of this highly successful convention. The editor believes that all of our readers

will find something of interest and of profit in some of the papers presented at that convention and many of us will find the whole proceedings of great interest. It is suggested that this anniversary number be filed and preserved for future reference.

GRANGE AMMUNITION

Grange literature is often the means thru which new members can be secured. The State Master wants to aid every Subordinate Grange throughout the state to increase its membership and to become a stronger force for good in the community. Write him and he will send literature at any time without charge. A new edition of the red book has recently been prepared and is ready for distribution. Copies of Penn'a Grange News can also be had in quantities. If Grange workers see where they can use them to advantage, write for them.

Pennsylvania to the Front. Of all the Granges organized and re-organized in the United States last quarter, one-seventh of them were in Pennsylvania.

Owing to contingencies beyond our control we are unable to present in this issue the very excellent addresses delivered at the Grange Bank convention by Messrs. Lyford, Husted and Halloway. These addresses are mentioned in their proper places in the minutes.

PROCEEDINGS OF GRANGE BANK CONVENTION

Held at Troy, Pa., June 24 and 25, 1908.



THE movement for the establishment of national banks under the auspices of the Pennsylvania State Grange had its official start at the meeting of the State Grange at Sunbury in 1905. No better proof of the wisdom of the action of the Sunbury meeting and the popularity of the movement could be had than the convention of the Grange National Bankers Association of America, which was held at Troy, Bradford County, June 24 and 25. The enthusiasm and interest displayed at this convention were inspiring and there was ample demonstration that the farmer has place as a business man and that it is not only possible that the tiller of the soil is able to do away with the financial domination of Wall Street, but the Troy convention proved that he is now on the high road to financial and business independence.

The Patrons of Pennsylvania will no doubt find great interest in the report of this convention of farmer-bankers and Grange News is glad that it is able to publish this report as a feature of its fourth anniversary edition.

This was the second convention of the Grange Bank Association. It was originally intended that these conventions should be held semi-annually, but a vote taken at Troy showed that the sentiment was in favor of annual conventions and after the convention to be held at Huntingdon this fall, the meetings will be held yearly. The convention at Troy was held in the courthouse (the progressive little town of Troy is one of the county seats of Bradford County) and all of the appointments were most excellent and the meetings were smoothly and interestingly conducted. The convention was the guest of the Troy Grange National Bank, which is, although one of the newest banks in the system, one of the most solid and prosperous. The Grange membership at Troy is a large one and is composed of a progressive element. Troy Grange has probably the best appointed meeting place in the state, its hall being the second floor of the bank building, a picture of which was printed in the July number of Grange News.

The banquet which the convention attendants enjoyed on the evening of June 24 was given in the Grange meeting room and was served by Troy Grange. If there are any profession-

al caterers who can excel the good work of the members of Troy Grange in preparing and serving a delectable menu, the bank delegates are desirous of finding them out, for the banquet was all that could be desired. The minutes of the bank convention were ably kept by the secretary of the association, State Lecturer E. B. Dorsett, and it is to Brother Dorsett that Grange News owes thanks for the complete report which is herewith printed:

Minutes of the Convention

The second semi-annual convention of the Grange Bank Association of America was called to order by the President, Hon. John G. McHenry, at 1:45 p. m. Roll call was taken and all of the fifteen banks in the system were represented as follows:

Grange National Bank of Tioga—Dr. S. P. Hakes, president; F. O. Steele, Sim Hughes, Wm. K. Hughes.

Farmers and Traders National Bank of Clearfield—Isaac Stage, president; E. O. Hartshorn, cashier.

Grange National Bank of Cambria County, Patton—J. A. Schwab, president; M. D. Bearer, Cashier; T. M. Sheehan, W. J. Weakland, H. S. Buck, Dr. J. S. Van Wert, Jos. A. Gauntner, James A. Westrick, W. E. Thomas, John S. McCoy.

Grange National Bank of McKean County, Smethport—D. C. Young, president.

Grange National Bank of Chester County, Downingtown—Hon. John Gyger, director.

Grange National Bank of Lycoming County, Hughesville—James K. Boak, president; H. G. Van Devender, cashier; John W. King, vice president; R. R. McMichael, vice president; J. H. Tague, M. Gillis, P. W. Opp, Alex. Decker, G. B. Runyan, C. H. Dildine.

Grange National Bank of Susquehanna County, New Milford—Dr. J. F. Futterfield, first vice president; Wm. M. Van Cott, second vice president; J. C. Morse, F. J. Gere, cashier.

Grange National Bank of Bradford County, Troy—E. Everitt Van Dyne, president; F. M. Hubbard, J. C. Robinson, C. A. Smith, Geo. B. Lewis, John M. Coney, Austin Leonard, F. D. A. Kingsley, F. E. Van Dyne, O. B. Besley.

Grange National Bank of Wyoming County, Laceyville—A. C. Keeney, president; J. S. Holbert, W. L. Clifford, H. P. Bunnell, G. Elmer Detrick.

Grange National Bank of Mansfield—E. B. Dorsett, president; Francis Kelley, vice president; J. F. Haverly, vice president; B. Moody, vice president; W. D. Husted, cashier; T. F. Hotchkiss, G. A. Cornwell, T. H. Bailey, Freeman Shaw, L. L. Reynolds, L. B. Snaw, E. W. Vaquish, C. N. Austin.

Grange National Bank of Clarion County, Sligo—Dr. G. B. Woods, John P. Reed.

Grange Trust Company, Huntingdon—W. F. Hill, president; Dr. W. T. Shaeffer, vice president; Harry W. Read, director;

Geo. W. Fisher, director; A. Nevin Detrich, shareholder.

Grange National Bank of Potter County, Ulysses—William Heinrich, Art. S. Burt, cashier; John F. Stone.

Grange National Bank of Spartansburg—W. E. Rice, president; John M. Webb, cashier.

National Bank of Columbia County—Hon. John G. McHenry, president; S. B. Garns, cashier; J. B. McHenry.

The minutes of the last meeting were read and approved. The opening address was by the president of the association, "Why Grange Banks Were Organized. What are the Benefits Derived?"

Gentlemen of the Convention:

I am glad to welcome you here upon this occasion and desire to express my appreciation for this very large attendance.

To most of you, I have no doubt that you have felt that it was a personal sacrifice upon your part to come but I hope and believe that by the time the work of the session has been concluded you will feel amply repaid for the time spent.

After all, my friends, success in this life is not wholly determined by the number of dollars we may possess. If the effort in the earning and collection of dollars does not also bring to us a higher degree of intellectuality, a higher appreciation of business and personal morals, deeper sense of our personal obligation to our community and to our country, we should indeed be poorer than before.

With money comes power. With power comes responsibility and with responsibility should come a commensurate degree of wisdom and business judgment, that the power within our keeping may be wisely used for the best interests of humanity.

Success in any enterprise is largely a question of industry. That which we call genius is but another word for work. When you see a man who is called a genius in any particular line you will find upon investigation that he is working continually, his every wakeful minute is filled with thought and action along his own particular line. He is constantly reading, thinking, studying, planning and working to the one common end—he succeeds and the world proclaims him a genius.

So it is with each and all of us, if we would achieve the highest degree of success, we must work and work intelligently. No matter what the work assigned to us may be, we should try with all our might to do our part faithfully. Nor does it matter if the work laid out is all our own, and for our own personal interests, or whether it is an integral part of an association of neighbors such as the Grange bank in which some one else shares the benefit. Having accepted the trust we should earnestly strive to do our part.

It is quite a common thought among bank directors to feel that because they are not salaried officers or because they only own five or ten shares of stock, that it does not pay them to give the affairs of the bank any personal attention. This is a serious error and not only works a harm to the bank but to the director as well for no man can assume a portion of

responsibility and then neglect his duty without suffering for it. There is a full measure of reward or punishment for our every act and which we determine for ourselves and by our own conduct. This is one of nature's immutable laws and works with unerring precision. "Be ye faithful in little things and I shall make you ruler over many," is a divine command and one that applies to every day practical affairs of men. Our reward may not always be measured in dollars. It may come in the conscientiousness of work well done. It may come in the appreciation and esteem of our neighbors and business associates. It may come in the crowning form of pure, intelligent and useful citizenship.

There always comes a time in every man's life when he must not only think of self. There comes a time when his community, or his State or his country needs him. In responding to that need he is but doing his duty as an American citizen and in accepting a portion of trust either of a political or commercial character, he should endeavor to bring to it his best thought and energy and the highest possible degree of individual intelligence.

It is, therefore, the purpose of these Grange National Bank Conventions to be educational in character and in keeping with the underlying thought and motive of the movement. The true definition of education is but little understood. When the young man graduates from his school or college, he is apt to think, and the world so expresses it, that his education is complete. But nothing can be further from the truth—he has just finished his A B C's of the real education of life. If he is industrious he will find that as each day and each year passes he is drawing from the great unknown sources an increased fund of practical knowledge.

The man who thinks he knows it all and cannot take advice, had better quit the game for he is already labeled a back number. The bank clerk or the business or professional man could not make a success of farming unless he is willing to read and study and work, as the successful farmer of today has done and is doing. Neither could he expect to take up the tools of the carpenter or mechanic and do good work without sufficient practice to give him the necessary skill.

So it is with the average country bank director, he should devote some time in study and thought to the subject of banking and finance and credits, that he may fulfill not only his oath and obligation with a fidelity of purpose but also fulfill the confidence and expectations of his associates who have chosen him for this position of trust.

THE REAL MISSION OF A BANK

It may be well at this point of the program to give a few moments of consideration to the real mission of a bank. Until a board of bank directors comprehend the true mission of a bank as well as the technical knowledge of bank management or until it absorbs the true spirit and broad principles underlying the banking business, it cannot give a full measure of intelligent or successful direction to the bank's affairs.

The primary business of a bank is to collect the moneys of a community to one central point, where it becomes available for the general business interests and up-

building of a community and for the convenience of those who have need to borrow. In the study of this great question there are two fundamental principles which the Grange bank director should first learn and that is, the distinction between a Wall Street Bank and a People's Bank. A Wall Street Bank is owned and managed by "Wall Street Men" and for purely personal and selfish purposes. A Grange National Bank which could more properly be termed a People's Bank, is owned and managed by the people under such wise and scientific management as shall result to the greatest good to the dividend to the stockholders, and second, shall result to the greatest good to the community from which it draws its support. I cannot better express my thought along this line than to refer to that portion of my speech delivered in Congress May 14th, 1908, page 7281 of the Congressional Record, which bears upon this subject and to the reading of which I now beg your kind indulgence.

TWO CLASSES OF BANKS

Under our financial system there have sprung up two classes of banks, which may be properly termed "Wall Street Banks" and "People's Banks."

A banking institution is by no means a private affair, but is a quasi-public institution, and in its individual management and the laws which govern it there are four separate interests to be conserved, viz, the government—either national or State—the stockholders, the depositors, and the borrowers.

The banks of our country represent the very essence of our national vitality and the sole medium which has enabled us to achieve our wonderful industrial and commercial progress. They should be held inviolate and sacred not only by the public, but by the officers who have taken a solemn oath to manage them honestly and in the best interest of the Government and public.

The true mission of a bank is to make a central place of deposit, where the moneys of a community may be collected for safe-keeping and made available for the commercial uses of the community.

The people's bank type of bank manager realizes the true functions of his bank and recognizes his duty toward the community to which his bank owes its existence. If his county or town or township needs money for public improvements, he furnishes it for them. If the local manufacturer needs additional money for the development of his business which gives employment to men, and the security he offers is good, he is taken care of, thus establishing a practical degree of scientific co-operation between the wage earner and capitalist of mutual benefit. If the farmer or home builder or merchant needs money, and his endorser or security is good, he gets it, and being so favored he can, perchance, increase his own earnings, which in turn adds to the strength of the community, and again demonstrates the true principle of mutual co-operation.

The Wall Street banker looks upon his bank as a personal matter, with no other concern than to declare large dividends for his stockholders. He chafes under any and all Government restraint. He denies the right of the public to participate in the benefits which should flow from all banks. If the stock gambler will pay 10 per cent. or 100 per cent. for

money, he gets it, even to the extent of calling the loans of the manufacturer, causing him to close down his plant, throwing men out of employment—the very men perhaps whose productive energy has been flowing into the banks through the deposits of their savings. But this type of banker forgets everything but self-profit, and so filled is he with the "divine right" idea that he eventually comes to look upon the deposits of his bank as being his own personal money and there for his exclusive benefit. This principle seems to underlie every financial measure which has been favorably considered by this Congress, and is most strikingly exemplified by the distinguished Senator from Rhode Island in his speech, delivered in the Senate on March 20, 1908. Congressional Record, page 4152.

In discussing the question of a Federal guaranty of bank deposits, he says:

The people of the States of the Union are not interested in this question. They are not the depositors. I refer to the common people. The people who deposit in the banks and the people who borrow the resources of the banks are business men who can take care of themselves, and there is no reason why we should run mad in this idea of paternalism.

Whether the distinguished Senator really did not know, or whether, in the heat of debate, he was willing to make such a statement for its immediate effect upon his colleagues, believing that it would go unchallenged, is a matter upon which we will probably never be enlightened.

The statement, as compared with the facts, is but in accord with the usual attitude of the "Wall Street" man toward the people. There are today 15,000,000 bank depositors in the United States, and with a Government guaranty the number would be doubled. Of the deposits of the average bank, fully 70 per cent. is made up of small accounts, representing the individual savings of the people. Banks must look to the "common people" for their support. It is upon the large number of small deposits from which the average bank must make its loans and make its profit. The merchant or manufacturer may have a good, strong balance today, but the needs of his business may cause him to check it all out and make him become a borrower tomorrow. Therefore his deposits can not be counted on for loanable funds. Upon the other hand, the small savings of the wage earner and the farmer usually continue for a definite period undisturbed and, under normal business conditions, continue to accumulate.

In the further discussion of the causes and economic losses due to panics, I endeavored to prove that the people hold absolute power within themselves if they could but be educated to use that power. That under the present regime the predatory interests of Wall Street hold the power to determine how far the industrial progress of our Nation shall go. They have the power to call a halt in our Nation's progress whenever the money of the country is drawn from Wall street centers by the individual prosperity created by the toil of our eighty-five million of people into the people's pockets. Going still further,

THE PEOPLE OR WALL STREET

The time has come in America when the real issue between "Wall Street" and

the people must be squarely met. It can not be wholly met by legislation. Neither morals nor honesty can be legislated into men. You can not prevent a hungry man from breaking into your smokehouse at night and stealing a ham by merely locking the door, nor can you prevent a "Wall Street" man from violating the law if it is to his interest to break the law.

Both may become lawbreakers, but there is a difference in the punishment. The hungry man who steals something to eat is called "a thief" and sent to jail, while the "Wall Street" man who steals a railroad or a bank is called "a financier."

PEOPLE'S BANKS

To this end the farmers and working-men of Pennsylvania have made a substantial beginning. They are beginning right, and at the bottom. They realize that all power comes from the control of the dollar which they have produced, and they have decided to continue not only the ownership of their dollars, but the control of them as well, by the establishment of their own banks, owned and managed by themselves, in the interests of the people and not in the interests of "Wall Street." They are willing and want their savings to be used for the benefit of their communities, but they are unwilling that their money shall be exchanged for the watered stock or bonds of Wall Street or be used by the trusts as additional weapons against them. The movement of the Pennsylvania farmers and miners and producers of all classes is destined to become world-wide in its operation, and eventually the crowning consummation will lie in the establishment of a great central bank, owned and managed by the Government or the politicians, as the leaders of the present majority party would propose.

The people of the United States, the "common people," so named by Senator Aldrich, have on deposit today in the various banks and trust companies of America over \$10,000,000,000, or enough surplus to buy control of the Standard Oil, United States Steel, and every great railroad in this country. With the ownership of these and kindred great enterprises would not only come an increased earning, but the ownership and control of the Government would again pass to the people. For the men who control the money of our country will always control our Government, and it is useless to try to disguise this economic and practical fact.

THE POWER OF THE PEOPLE

The people do not as yet realize their own power. Suppose every bank depositor in the country should withdraw his deposit; what would be the result? I leave it to your imagination. As an illustration of the financial power of the "common people," suppose some day some one in whom the American people have confidence will say to the people, "Let us get together and pool our forces for mutual benefit. Let each person lay aside the sum of 5 cents each day for a year and found a People's National Bank, to be controlled by a board of trustees of public men of the highest honor." It would mean a capitalization of over one and a quarter billion dollars, or more than the total capitalization of all the national banks in the United States today. It would put an end to artificial panics and

business depressions. It would permit the business of the country to go on without interruption and forever stop this process of letting the American people go just so far and then pulling them back to begin all over again.

The founders of the Grange National Bank movement have held from the beginning that the farmers of the country were making a mistake—a mistake which not only reacts against their own best interests but a mistake which will work against the interests of their posterity and the best interests of this great American government; that they are entrusted by the nature of their calling as the real stewards of the earth's production and that in neglecting the opportunity which lies within their grasp to further their own interests and at the same time the interests of the whole country by continuing the management and control of dollars which they produce, that they are not only neglecting a great opportunity but are guilty of criminal neglect to their duties as American citizens. I ask you gentlemen to look to the work you have accomplished in your own communities. I ask you if you do not look with pride upon the record you have accomplished? I ask you still further if you have not won the commendation of bankers and business men of your communities? This movement is as broad and as deep as civilization itself and is not to

For a practical illustration of the material benefits, I will refer you directly to the Grange National Bank of Tioga, which was the first bank organized under this movement. I have a statement before me which shows individual deposits of \$165,000. Net earnings to the amount of \$12,000. This in a little more than two years' business. Now let us see what that means to the Tioga community. Here we found a little town, somewhat remote from the active channels of trade, an ordinary country village of which you will find thousands like it throughout this beautiful country. We started our first bank in this remote town for the purpose of proving the correctness of our theory. We believed that if the underlying principle was right, a bank would be made pay at that point. If the underlying principle was wrong, a bank would not pay. If it could be made pay there, a bank under our management and method of organization could be made pay anywhere. It was a crucial test and an heroic experiment. Started under most unfavorable natural conditions—under such existing local conditions, the average financier would not have been willing to invest his money because the old time banker did not think there was enough money in that community to support a bank. We wanted heroic treatment applied. If our proposition was wrong, we wanted to know it. So the success or failure of the Tioga bank meant life or death to this project. But careful and honest management with providence intervening perhaps, have demonstrated its success beyond question, and the statement above given carries its own evidence.

Here we find a community contributing to a central point. If a farmer in that neighborhood now wants to borrow money, instead of trying to hunt up a neighbor who has money to lend, he comes to the bank to borrow it. He is

learning to use the bank in the general transaction of his business. There is scarcely a week or a day passes but what our Grange Banks are enrolling new accounts with people who have never before written a check. In this manner hundreds and thousands of dollars are brought into circulation which otherwise would remain idle and away from the use of borrowers. Our Tioga Bank alone has brought at least one hundred thousand dollars of new money into circulation thus contributing a sustaining basis for a commercial credit of four hundred thousand dollars, for each dollar of actual cash sustains about four dollars of credit. In a little more than two years we find the net earnings of the bank to be forty per cent. of the capital. Thus the community is \$12,000 richer than it was before. The stockholders have provided for themselves an income earning investment which under proper management will continue to earn dividends for themselves, their children and their children's children for all time to come. Furthermore, the profits earned by this bank revert again to the community in the wide distribution of the profits among the stockholders. How different from the earlier days of bank organization. It used to be the exclusive field of operation for the millionaire or the so-called financier.

Banks were started in a community to be owned and controlled by a few men. The profits earned from the community were absorbed by a few men thus adding in this cumulative process to the centralization of the wealth of the country. We have no grievance against any other bank. We do not offer any better inducements either to depositors or borrowers than any other bank. We do not enter into competition nor seek to destroy the business of any other bank. But it is our desire and our intention that in the future development of the banking business of this country, the farmers, the miners, the business men and the wage earners, all producers, who contribute to the success of every bank shall first, participate in the earnings and profits of the bank; second, shall see that so far as their community is concerned the money shall be used in the upbuilding of their community and the advancement of the interests of their local people. We are willing to both forget and forgive the past errors of omission and commission upon the part of the producers and upon the part of the financiers of the country but from the birth of the Grange Bank movement there is a new evolution at work, a force as powerful as the forces of nature, a force of absolutely irresistible power because it has the people behind it.

CO-OPERATION

The establishment of People's banks presents the true spirit of scientific co-operation. I have already referred to the fact that the banking business was a people's business. It comes from the people, from the small wage earner and farmer as well as the merchant, or manufacturer. All banking business and all banking profits come from their surplus moneys in the commission or interest exchange through the handling of it from one to another. Therefore the true spirit of co-operation is brought about by the wide distribution of stock ownership. In our Grange banks our stockholders range

from one hundred to three hundred stockholders. That means that the business of the stockholders themselves will make a small country bank pay; it means that the earnings from that bank are re-distributed among the people thus increasing the individual earnings of each and bringing the profit back into the community and keeping it there to continue to grow. Just the same as we husband and increase the fertility of the soil, in the same degree should the dollars which we produce be husbanded and controlled that they also will increase in number through economic gain and not decrease in number through unwise expenditures or foolish investments.

This is an age of co-operation, in which the intelligent American is beginning to realize that there is ample room in this world for everybody and that it is better to stand together than stand alone. They also realize that this life is a battle from start to finish and that in order to get a square deal they must be up and doing and using their brains as well as their hands. The reason why Grange Fire Insurance Co.'s have met with such splendid success and the reason why Grange banks have met with such wonderful success, is because they represent the true spirit of co-operation and are operated under scientific business management and the laws of our country. Any form of industrial co-operation can be made profitable where the incorporators are sufficient in number to contribute by and through their own daily business transactions a reasonable volume of the business to be transacted. To this, add that portion of public business which always comes to any worthy enterprise, you will immediately insure a sufficient volume of business to make a paying institution.

In the banking business there is nothing left to chance. It is operated; first, under the strict supervision of either the National or State Government; second, it is controlled by the laws of scientific business management which has developed during the past forty years of the National banking system. So every element of danger of loss in the stock investment in a Grange National bank is practically removed as long as we observe the underlying principles of the movement and prevent the promoter and speculator from coming into our midst.

CREDITS AND INVESTMENTS

There are two necessary conditions to insure a bank's success. First, to secure a paying line of individual deposits; second, to invest the capital of the bank and the surplus of deposits in a safe manner so as to provide a steady income for the bank and to at all times safe-guard the bank against loss through unwise investments or through misjudgment on the question of credits. We have a number of bright young cashiers here who will tell us something about getting deposits and whose statements also show their ability to get deposits and I will leave part of my subject to them. But I desire for a few moments in conclusion to refer to the important questions of credits and investments.

During the sittings of the Congressional Banking and Currency Committee of which I have the honor of being a member, we received during our public hearings a vast fund of information on the

subject of Banking, Currency and Credits. It was clearly proven to the satisfaction of our committee by the evidence of the leading bankers of our country that the average loss to banks on commercial paper, such as the general business paper of the country, the paper of the local merchants and manufacturers, the paper of the farmer and the small borrower, that the percentage of loss in this form of investment was less than one-half of one per centum of the average total. In fact the loss is so small as to be hardly worthy of consideration as compared to the tremendous total of the banking business of the country.

This condition is not wholly due to chance nor to the honesty or ability of the commercial interests of the country to pay, but is a matter not only for congratulation upon the part of the business interests of the country but also upon the part of the bank directors of the country and proves the underlying wisdom of our system of bank management. Furthermore, it demonstrates the practical knowledge which comes to men when they apply their minds to any given occupation. A National Bank will never fail where the directors of the bank will first learn their duties and then faithfully perform their duties in the fulfillment of their oath and obligation.

When the founders of this great government established our present jury system, they founded at the same time, an economic principle which, if observed, in corporate management where individual directors will exercise their own individual judgment and not depend entirely upon the judgment of others, there would be fewer corporate mistakes and fewer corporate abuses. One may make a mistake, he may err in his judgment, he may have a sinister motive, but twelve men no matter how illiterate they may be will not make the same mistake in judgment nor can they be persuaded by the same corporate management where individual directors both not only fair to our organization, but it is fair and due to you directors that I give some expression of your loyalty to your institutions which you have sworn to serve faithfully and with what intelligence and ability you have developed to an honorable degree in the management of your several institutions. Of the great volume of business entrusted to your care, I believe you have up to this time to take your first loss. I believe, that I speak advisedly and knowingly when I say that our Grange bank directors compare favorably with the directorates of the other and older banks of the several counties where our Grange banks are located. There is no better class of people in the world to pass on the individual credits of a community than the farmers of the community. You have no doubt observed not only in your own affairs but in the affairs of your neighbors, that the prosperous farmer who has money to loan never loses any money when he loans it. So when he becomes a Grange bank director he brings to the bank the same degree of care and honest earnestness in handling the moneys of the bank as he does or would in handling his own.

CREDIT

Credit is based upon three distinct elements, viz: Property, ability and honesty. The man of great wealth or the large real estate owner or other tangible prop-

erty always has a direct basis for credit. The very possession of his property is evidence that he has ability to have accumulated the property. But, the borrowers of a community are not always property owners, still they may have a credit asset in their special ability to meet a business obligation and in their honesty to do so. So the intelligent bank director must learn to draw the line, first, to conserve the safety of his institution; second, to conserve the best productive interests of his community.

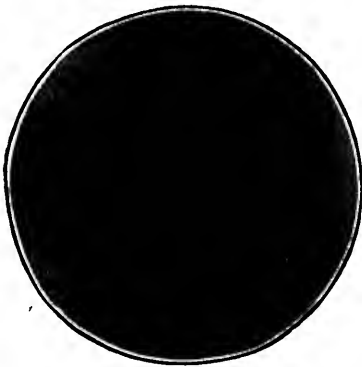
I have personally helped a great many young men just starting in life with a bright future before them, filled with physical energy, with hope, with good intentions and absolutely honest, and I am happy to say that not in a single instance have I ever lost any money in doing so. The business ability and physical energy of a community represent an asset of even greater importance than the property value of the community. The tenant farmer or the home builder may need some money to help carry out his plans. If he is a man of industrious habits and of good moral character he can always find a responsible endorser among his neighbors to help him get the loan and it is to this class of people Grange banks give first preference. The full analysis of commercial credit is based upon the liabilities and assets of a concern, their past earnings, their future prospects and the degree of ability with which the business is being managed. There are some men who never know the word failure. They may meet with temporary disappointment but they never acknowledge defeat. They work early and late to recoup their losses and will eventually make good. This class of men are always a safe risk for bank loans and deserving of bank support with proper security.

Upon the other hand, there is a class of men who become discouraged at the first reverse and lay down upon your hands. They are what we call quitters. They lack both moral and physical courage. This class of men are always a dangerous risk and should never be granted a loan except with the most approved security or an unquestioned endorser. Never place a loan on an accommodation endorsement where in the united judgement of the directors you believe that in the end the endorser will have to pay. There is a smaller percentage of losses on farmers' loans and among the small borrowers of the community of all classes than all other forms of bank losses. But never forget the underlying principles of personal credit which consist of Property, Character, Ability and Honesty.

It is the duty of the bank to first provide and supply the wants of your home borrowers. It is this class of men who are making your community forge ahead and who are increasing the prosperity of your community.

It may be a local merchant or a local manufacturer who is giving employment to men or it may be a mechanic trying to build a home of his own or a tenant farmer who is trying to buy and own a farm of his own. After those wants have been supplied there are times when your bank will find a surplus fund which should be invested in order to bring an income to the bank. For, in this spirit of co-operation which gives a portion of

the earnings of the bank to the depositor in the form of his two or three per cent. interest on time deposits, compels the bank to keep all its money employed beyond the surplus which business usage has determined wise and which the laws of the country demand a bank to have at hand. Now is when the bank director and active manager of the bank must exercise the most extreme caution.



HON. JOHN G. McHENRY,
Superintendent Grange Banks.

National banks cannot invest or purchase stocks of any kind or character. So there are but two forms of investment for National banks, viz: commercial paper and loans. It is held by many students of banking economics that it is not the province of a National bank to purchase bonds or to invest its money in any form of fixed investment, that the funds of a National bank should always be in a quick asset form and quickly available in time of stress. Upon the other hand, I find the best banking brains of the country are largely agreed that a bank's investments should be of a composite form. That is, the bank's money should not be entirely invested in commercial paper nor entirely in railroad or industrial bonds but that a fair percentage may be wisely invested in bonds and a larger percentage in commercial paper thus distributing and equalizing the possibility of loss. In other words, to use a homely expression, "it is not wise to put all your eggs into one basket." When it comes to the question of bond investment we now come to a point where the expert judgment is needed. What does a bond represent? Is it a first, second or third mortgage? If a railroad bond, what is the total bond indebtedness per mile against the railroad? What has been the earning and the past history of the road? What has been the average market value of said bonds preceding the years at which time they have been offered you? What are the present gross and net earnings of the railroad? What are its future prospects?

This same rule will apply to all forms of bond investment. A first mortgage bond is the same as a first mortgage against a farm with the exception that the total issue is divided into small parts of five hundred dollars or one thousand dollars each for convenience of distribution among the banks and small investors of the country. It may be that you have a local manufacturing concern of years standing or backed by such a degree of

business management as to invite your confidence and it may be justifiable for the best interests of your community to make a small investment in those bonds. But where local bonds are offered by local people representing local industrial concerns, there should be behind those bonds a known intrinsic value sufficient to cover a loss by fire or a force sale and furthermore, they should carry with them the personal guarantee of the people behind the project.

Your town or township may have to issue bonds for school or road or other public improvements. If so, try and take a few of the bonds and help them find a market for them even though you must do so at a low rate of interest. Because by buying the public bonds of your community you are but fulfilling your duties in contributing toward the upbuilding of your community.

The question of permanent investment is one of great importance to the people of our country. Beginning with the year 1897 the farmers of our country have been having an uninterrupted period of good crops and continual increase of prices. Their mortgages have been paid and the tenant farmer has become the owner of a farm and an employer of labor. He is depositing his money in the bank. The wise cashier or officer who seeks to draw the best to his community and who seeks the permanent upbuilding of his bank will help guide his people in the matter of the selection of their permanent instruments. There is not a farmer in Pennsylvania but who during the past several years could not have saved and could have invested in a permanent form from one to two hundred dollars per year.

Looking to the future, in making provision against old age and against the time which comes in every man's life, when his earning capacity is materially reduced or wholly cut off because of physical infirmities, it is then he must look to the accumulated earnings of his earlier and more vigorous years. It is said that 60 per cent. of all men are failures at forty and have to begin life over and at the age of sixty and sixty-five, ninety per centum of all men are dependent upon their children, public charity or other means of support. I believe these figures are exaggerated and I know from my own observation that these high percentages do not apply to farmers. But the farmer must not forget that this prosperity depends largely upon the prosperity of the whole people. No money can be made from a pauper. So it follows that if all men are prosperous there is a continued accumulation from which all men may share.

In my active congressional duties I have had much to do with soldiers' pensions and have given the subject of military and civil pensions a great deal of thought and study. The soldier has fought for and earned his pension. The sacrifice he was compelled to undergo makes it a matter of economic fairness that he should be reimbursed. In England, Germany and Austria they have adopted the old age pension giving to all persons from sixty years of age a fixed pension at varying rates. I merely refer to these matters to show the drift of public thought toward the conservation of human energy of the country and of providing our people against want.

But here in America where every man

is his own master and where every man who owns a home is the king of his own domicile, we have learned the lesson of self-dependence and self-reliance and except under conditions of unusual panic or industrial depression or sickness or physical inabilities, there is no reason why every able-bodied man should not lay aside a sufficient competence to provide for himself and family against want in his declining years.

All men are anxious to do this and in their anxiety to make provision for the future are frequently led astray into investing their savings in unwise ventures which sometimes meet with a total loss. The directors and officers of a Grange bank should be to the financial interest of a community what the priests and ministers are to the spiritual element of a community. The iceberg period in banking is almost wholly disappeared. There is no one thing contributing more good to the moral and industrial development of the country than the establishment of People's Banks.

Our young men are learning the lesson of pensions. They realize that there is a way for them to provide absolutely against want in old age. They realize the importance of credit and that in young men especially character, business intelligence and industry are the basic elements of credit. The borrower soon learns that intemperance, immorality, dissolute habits of any kind or dishonesty in any form shatters his credit entirely and makes him stand alone in this life's battle. The commercial reports go to show that the man who tries to stand alone fails. It is strictly within the province of modern banking that the bank officers and directors shall help the citizens of a community in the selection of their investments. They should act in an advisory capacity and should establish that friendly, heart-felt and self-interest feeling between their patrons and themselves that the patron feels free at all times to come in and have a private consultation with his banker whose mind has become trained in the analysis of financial subjects just the same as the mind of a physician has become trained in the diagnosis of a disease.

Suppose during these past ten prosperous years for the American farmer that he had invested \$200 each year from his surplus earnings on a basis of six per centum interest compounded semi-annually, he would now have an accumulated permanent income fund of \$2930.91 which if he never earned any more and if his investments were wisely made he would have a fixed income of \$175.85 per year or a pension created by his own energy of \$14.65 per month.

Now suppose these investments had taken the form of Grange bank stock investments. We have not a bank in our system which has been going for a year but what is on a net 15 per cent. earning basis over and above all expenses. But we shall say that the average is on a basis of ten per centum. His investment of \$200 each year compounded semi-annually would have amounted in these ten years to \$3376.15 or a pension of his own creation of \$16.88 per month. This thought which I am now giving you is not a theory but is a proven fact and each Grange bank stockholder who feels it a duty upon himself to help encourage his neighbor to save his money and also

to accumulate a competence because the prosperity of one man in a community helps the prosperity of all other members of the community.

I shall never get away from the thought that the farmers are the real stewards of this earth and are more largely responsible than any other class of men for the present evils which have come from the centralization of capital and which have only been made possible by and through the neglect of the farmers and working men themselves. I want you to feel, my friends, both the responsibility and opportunities as bank directors and officers.

I want each of you directors to feel the weight of your own responsibility toward the success of your bank. I want you to feel that each one of you represents an individual business getting factor of distinct and separate worth to the bank organization. Do not leave everything to your cashier and president. Every man has his circle of influence particular unto himself and which is superior within that direct circle to the influence of any other living man. There is business which each director can get but which no one else can get for the bank. Those of our banks which are meeting with the greatest success represent the human working element of a live board of directors.

Do not make the mistake of depending upon some one else's judgment but learn to use and to develop your own judgment. Form your own conclusions and reach your own decisions. There may be times when there will arise disagreements within a board of directors concerning certain investments or with reference to the business management of the bank. But no matter how serious that difference of opinion may be it must not be carried beyond the directors' room and the will of the majority must not only rule but should be accepted graciously and harmoniously. Every director represents a human influence which cannot be bought nor can it be furnished from any other source. Advertising will help, but advertising unless supported by the personal efforts of the directors and stockholders will not get the business. With a solid board of directors working as an intelligent unit for the up-building of a bank, success is bound to be achieved.

No business proposition of any kind could have met with such wonderful success as has followed this Grange banking movement if the underlying principles were not sound or if the business management surrounding each was not both capable and honest. We have cause to feel great pride in the record of our achievement. We have established a monument and an example to all industrial workers. Our work thus far is but the beginning. Like all successful projects it will naturally receive its share of criticism and personal attack by those who are opposed to the Grange cause and those selfish interests who are unwilling to see the farmer and the wage earner prosper.

Even great newspapers acting as the paid organs for Wall Street seek in an indirect way to harm your work by attacking in an unfair manner those whom you have honored with the sacred trust of directing the organization of this movement.

In accepting the position as your superintendent I did so only at the earnest solicitation of the State Grange officials. I

did not seek it, I did not want to assume the responsibilities of the position but being made to believe that it was a duty I accepted the position and having once accepted I have given to the work freely of my time and energy and means with a fidelity and earnestness of purpose of which so great a project is worthy.

I feel that our work thus far has been well done. I am willing to continue and help you as long as you want me to, or I am willing now to tender my resignation if you have some one else whom you would like to choose to take my place. The good of the cause is the only thing which I have in mind and while I continue to have the honor at your hands to hold this position of trust I will continue to give to this work the best executive and business ability and energy which God may have given me and no attack from any ulterior point of view and which radiates from the most petty and sordid of political sources will cause me to suspend my efforts in advancing the cause of the farmers and of the wage earner. I am willing to receive my orders and my instructions from you and will endeavor to carry out your wishes and instructions whatever they may be but I am not willing to receive instructions from the yellow journals of the country, or from the little curs who are unworthy to be called or classed with men much less worthy to be classed among the Grange fraternity.

In the assembling of this convention busymen have left the plow and their counters and their offices, for in our choice of the stockholders, of the farmers of the community, the business men of a community and the professional men of a community. We are here as a body of earnest minded, honest-hearted men. We are here with a full knowledge of our own powers and our own responsibilities, earnestly striving to live up to them and I hope by the time our work has been concluded, you will return to your duties at home feeling physically rested and mentally refreshed and invigorated.

We have arranged a most interesting program. The men who are to talk to you are not here to talk at random but are here to give you their best thought and their best effort along the subject assigned to them. I bespeak for them the same courtesy and attention which you have accorded me and for which I now give my sincere thanks.

The committee on resolutions was appointed as follows: D. C. Young, Dr. S. P. Hakes, Isaac Stage, H. W. Read and A. C. Keeney.

"The Bank Examiner" was the subject of an address by T. J. Scholl. Mr. Scholl's address follows:

"THE BANK EXAMINER."

T. J. Scholl, Special Grange Bank Auditor, Carlisle, Pa.

Mr. President; Fellow Bankers:

I wish to thank you for the honor conferred upon me in giving me a place on the programme of this your second convention.

Apropos of the occasion, I will confine my remarks to the question which is much in the thought of bankers today, Bank Examinations.

Owing to the many recent disclosures of

wrong doing on the part of trusted employees and officials thruout the entire country, the vital question of finding ways and means for preventing, or at least minimizing these frequent occurrences is causing men in active charge of financial institutions to give this matter more serious consideration than ever before. Those bankers who have never ceased in their efforts to improve their systems, and to establish additional safeguards, are more active than ever in this direction. Those who have continued to use systems of accounts that were devised half a century ago, and who have felt that it would be an injustice to their old and trusted clerks to have thorough examinations of assets and books made several times each year, have abandoned that position, and have acknowledged that it requires something more than loftiness and luck to run a bank in these days.



E. E. VAN DYNE,

President Grange Bank at Troy.

In view of the great importance attached to this question, and the prominence given it by bankers wherever assembled; while we are met to discuss other matters of moment, it is well that we pause for a little time to consider this all important point. Our stockholders, friends and depositors, yea, the very life-blood of our banks is drawn from that sturdy, honor and integrity-loving people, the American agriculturists; they honor us with their confidence and good will and expect us to guard well all their interests, hence while our records and pages are clean it behooves us to adopt every known means of a preventive and restraining nature, to the end that our future history may not be marred.

In the banking business, as well as in all other lines of business, it is necessary to trust men; therefore the first thing to

be done is to employ only such men as are believed to be absolutely trustworthy, men whose characters, habits and personal inclinations will stand the most searching investigation at the time they are first employed, and from time to time thereafter. A man who objects to such investigation is a man to be avoided. Better the man with a deep sense of personal honor and integrity, minus a few other essentials, than the man with every qualification and a wavering conscience.

Men employed in banks and known to have charge of large amounts of money, or of the adjusting of depositors' balances, are the ones who are most subject to the wiles and designs of scoundrels and adventurers. They are also lured on to wrong-doing by the present-day tendency to extravagance in living. All this leads to the conclusion that it is not only necessary to have honest men, but to surround our systems of accounting with every safeguard that can be devised to reduce temptation to a minimum, and to render false entries difficult and dangerous. "To err is human," the poet has aptly said, but where proper safeguards are erected, and the executive head is the very embodiment of vigilance, this human tendency is largely offset.

When a man is seized with the thought of wrong doing, doubtless one of the first things that occurs to him is the question "What are the chances of discovery?" If the system in use is so arranged as to render early discovery probable, it must necessarily have a restraining influence, consequently the duty rests upon bank managers to adopt all practicable methods that are of a preventive nature. In other words, even if it could be known positively that every man employed in a bank was absolutely honest, it would still be good policy to do every thing possible to keep them honest, both by means of a preventive system, as well as by good treatment.

The question of frequent examinations is vitally important, if we consider it alone from the standpoint of endeavoring to dissuade the bank employe from making that first false entry or taking that first dollar, acts which inevitably result in ignominy to himself and family; but the whole subject assumes much larger proportions when we view it from the standpoint of the prestige of the bank itself. The misappropriated funds are of less moment than the loss of prestige to the bank. The funds can be restored, but it requires years to recover from the blighting effects of exposed wrong doing within the bank; more especially where the crooked work has been allowed to go on for a number of years. The bank's prestige is impaired abroad as well as in the community where located.

But "the Government looks after the examination of our banks," say some, "and we do not see the necessity for going to the extra expense of special examinations." True, the Government has a force of capable, hardworking men employed to examine the banks semi-annually, and as a rule they do their work efficiently. Thousands of defalcations are "nipped in the bud" by these watchful agents of the State and Nation, for which the banking world should give them due credit, instead of heaping censure upon them every time a defalcation is disclosed. The functions of an ex-

aminer seem to be generally misunderstood; even by bank managers in some instances, they imputing to him duties which in no sense are a part of his work. His investigations, as a rule, for the day under examination, are thorough and searching, but the limited time at his disposal does not permit him to do more than check out and verify the day's work, and the more important entries immediately adjacent thereto. Of course if evidence of wrong doing is present in the work of that particular day, he will in all probability discover the wrong, but we must remember that there is a vast space of six months' time intervening since the date of the prior examination (which examination is usually made by the alternating examiner) and where false entries are made and irregular transactions carried through—they are usually skillfully concealed well within the limits of these semi-annual visits of the examiner. Thus you see, that the banker who folds his arms and rests comfortably in the thought that the examination of his books of record for two business days out of each business year, is all that is necessary in order to keep the officials and employes in the path of rectitude, is nursing a delusion and a snare.

It is not our thought that "special" examinations shall replace the regular Government inspections; but rather that the banks shall work hand in hand with the Government in this work. The Government representatives gather information required by the Comptroller, or the State Superintendent, as the case may be, while the benefits of "special" work accrue to the banks themselves. In conversation with one of the more prominent National bank examiners a short time ago, this question was brought up, and he stated to me that he would be pleased to see all the banks in his territory adopt the plan of having their books of record audited periodically by a competent accountant; adding that such a course would materially aid him in his work.

No matter from what angle we may view this great question, it is conceded by careful, far-seeing business men, that the employment of an independent accountant to audit the books of record, is positively the best investment that can be made. If you will pardon the digression, we will look at this subject for a moment from the standpoint of a prominent and successful manufacturer, who has business interests in several States, and with whom I had a lengthy conversation some time ago. He stated that he had placed his son in charge of the sales-department of his business in a large New England city some three years ago; believing that the idea of being placed at the head of the office would appeal to him. The young man did well for a time and the father was pleased to note his progress. Being a prudent business man, and having early in his own business life adopted the plan of having his books of record audited regularly, at the end of the first year he suggested to the young man that the books be audited; the son argued that this was an unnecessary expense and against his better judgment he yielded to this view. Two more years rolled by, and the absence of returns from this formerly prosperous business aroused suspicion that there was a "leak" somewhere. The father swept sentiment aside and placed a competent accountant in charge of the

books, revealing a defalcation of \$12,000 to \$15,000; nearly all of which he stated could have been avoided had he adhered to his time-honored custom of insisting upon a careful audit at the end of the first year. What is true of a bank which has suffered an almost irreparable loss in prestige thru betrayal of trust and confidence on the part of an employee, is also true of this man's business interests. He feels the ignominy keenly; more keenly than the loss of the few thousand dollars, and censures himself for having removed the only means of keeping in close touch with that end of his business interests.

As to the method to be pursued on the part of the accountant, I do not think hard and fast rules could be laid down for this work. In some instances the examination is conducted in conjunction with the officers of the bank or a committee appointed by the Board of Directors; and in other instances the auditor does the work himself. The main thing is to allow him sufficient time in which to make the audit, also to allow him the privilege of going into details when considered necessary; not in any spirit of fault-finding, but with a view to doing his work conscientiously and thoroughly.

Congratulating the officers of this Association, and the bankers here assembled on the success that has attended your endeavors thus far, and wishing you the highest possible measure of success in the future, I will make room for other speakers.

The financial report of each bank was presented and each showed growth in the amount of deposits as well as volume of business done. Summarized reports from the different banks are appended, each report being at close of business June 20, 1908.

BANK AT CLEARFIELD

Opened Dec. 13, 1906

RESOURCES

Loans and discounts.....	\$202,182.35
U. S. bonds and premium.....	157,000.00
Furniture and fixtures.....	4,800.00
Five per cent. fund.....	5,000.00
Cash and reserve accounts....	29,965.55
	<hr/>
	\$398,947.90

LIABILITIES

Capital	\$100,000.00
Surplus	10,000.00
Undivided profits.....	4,552.25
Circulation	100,000.00
Deposits	184,395.65
	<hr/>
	\$398,947.90

TRUST COMPANY AT HUNTINGDON

Opened Jan. 2, 1908

Banking Department

RESOURCES

Cash and due from banks....	\$ 35,969.97
Loans and investments.....	180,807.13
Banking house and furniture..	18,749.09
	<hr/>
	\$235,526.19

LIABILITIES

Capital	\$125,000.00
Undivided profits.....	647.49
Deposits	109,878.70
	<hr/>
	\$235,526.19

Trust Department

Individual Trusts

Amount Trust funds invested..	\$ 1,785.14
Amount Trust funds uninvested	None

Corporate Trusts

Total amount of Trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issue of corporate bonds, including Equipment Trusts	750,000.00
--	------------

BANK AT SPARTANSBURG

Opened April 20, 1908

RESOURCES

Loans and investments.....	\$ 6,072.65
U. S. bonds and premium.....	15,607.50
Banking house and furniture..	2,609.74
Five per cent. redemption fund	750.00
Cash and due from banks....	41,438.31
	<hr/>
	\$66,478.20

LIABILITIES

Capital	\$ 21,950.00
Surplus	1,633.68
Undivided profits.....	
Circulation	15,000.00
Deposits	27,894.52
	<hr/>
	\$66,478.20

BANK AT SMETHPORT

Opened July 9, 1907

RESOURCES

Loans and investments.....	\$206,290.36
U. S. bonds and premium....	105,531.25
Banking house and fixtures..	25,127.47
Five per cent. redemption fund	5,000.00
Cash and due from banks.....	52,348.82
	<hr/>
	\$394,297.90

LIABILITIES

Capital	\$100,000.00
Surplus	10,000.00
Undivided profits.....	5,287.50
Circulation	96,100.00
Deposits	182,910.40
	<hr/>
	\$394,297.90

BANK AT DOWNINGTOWN

Opened Jan. 1908

RESOURCES

Loans and investments.....	\$128,571.86
U. S. bonds and premiums....	52,234.33
Banking house and fixtures ..	28,293.05
Five per cent. redemption fund	2,500.00
Cash and due from banks....	14,971.98
	<hr/>
	\$226,571.27

LIABILITIES

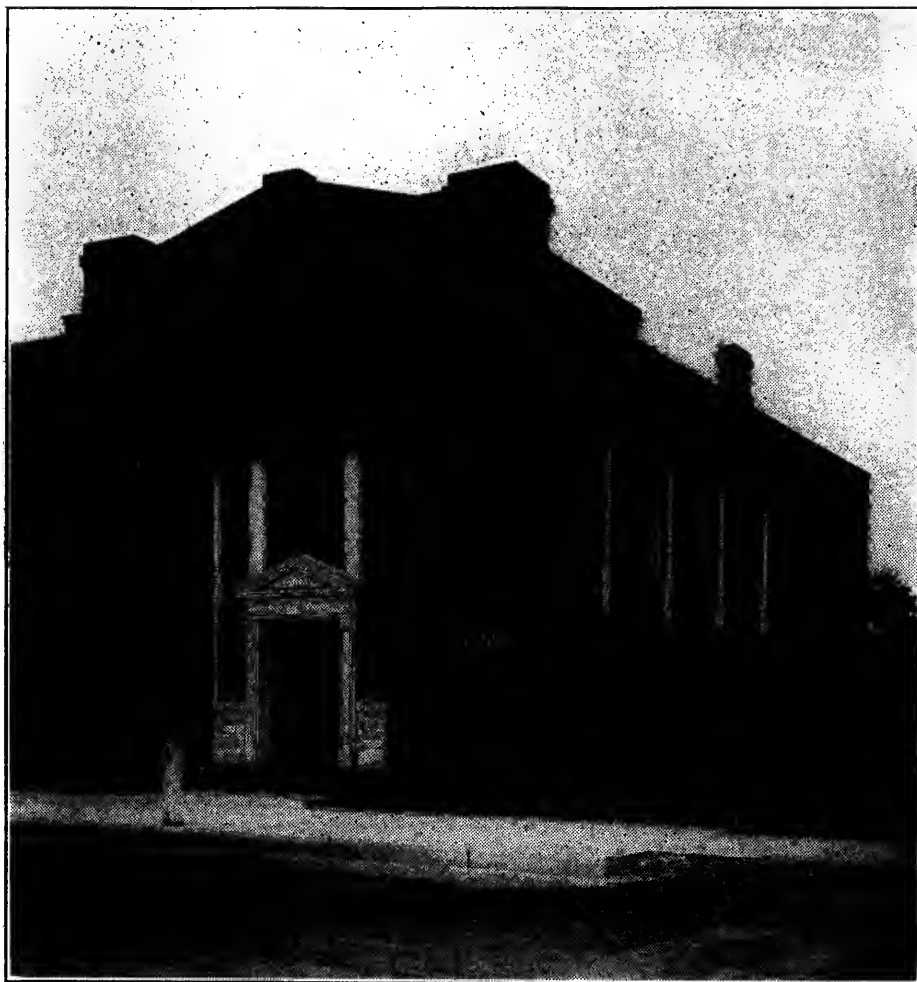
Capital	\$100,000.00
Surplus	10,000.00
Undivided profits	3,009.81
Circulation	50,000.00
Deposits	63,561.46
	<hr/>
	\$226,571.27

BANK AT TIOGA

Opened April 3, 1906

RESOURCES

Loans and investments.....	\$132,878.64
U. S. bonds and premium.....	31,500.00



GRANGE NATIONAL BANK AT HUGHESVILLE, PA.

Banking house and furniture..	2,360.00
Five per cent. redemption fund	1,250.00
Cash and due from banks....	37,689.71

\$205,678.35

LIABILITIES

Capital	\$ 25,000.00
Surplus	10,000.00
Undivided Profits	2,221.05
Circulation	24,300.00
Deposits	144,157.30

\$205,678.35

BANK AT MANSFIELD

Opened Sept. 7, 1907

RESOURCES

Loans and investments.....	\$184,610.17
U. S. Bonds and premium....	100,000.00
Banking house and furniture..	11,516.13
Five per cent. redemption fund	2,500.00
Cash and due from banks....	33,758.86

\$337,385.16

LIABILITIES

Capital	\$ 50,000.00
Surplus	5,200.00
Undivided profits.....	3,318.16
Circulation	50,000.00

Deposits	228,867.00
	<u>\$337,385.16</u>

BANK AT TROY

Opened Feb. 1, 1908

RESOURCES

Loans and investments.....	\$186,294.16
U. S. bonds and premium....	42,262.50
Banking house and furniture..	14,178.44
Five per cent. redemption fund	2,900.00
Cash due and from banks....	44,295.46

\$289,930.56

LIABILITIES

Capital	\$ 75,000.00
Surplus	7,500.00
Undivided profits.....	2,820.07
Circulation	40,000.00
Deposits	164,610.49

\$289,930.56

GRANGE BANK AT PATTON

Opened Aug. 8, 1906

RESOURCES

Loans and investments.....	\$222,945.49
U. S. bonds and premium....	20,737.50
Banking house and furniture..	27,265.89

Five per cent. redemption fund	1,600.00
Cash and due from banks....	40,007.27
	<hr/> \$311,954.06

LIABILITIES

Capital	\$ 60,000.00
Surplus	15,000.00
Undivided profits.....	3,910.97
Circulation	20,000.00
Deposits	213,043.09
	<hr/> \$311,954.06

BANK AT SLIGO
Opened Feb. 4, 1908

RESOURCES

Loans and investments.....	\$ 60,396.58
U. S. bonds and premium....	8,043.75
Banking house and furniture..	6,436.40
Five per cent. redemption fund	375.00
Cash and due from banks....	12,208.18
	<hr/> \$87,459.91

LIABILITIES

Capital	\$ 25,000.00
Surplus	2,176.99
Undivided profits.....	
Circulation	7,500.00
Deposits	52,782.92
	<hr/> \$87,459.91

BANK AT HUGHESVILLE
Opened Feb. 1, 1908

RESOURCES

Loans	\$ 68,347.51
U. S. bonds and premium....	15,913.75
Banking house and fixtures...	15,606.81
Five per cent. redemption fund	750.00
Due from banks and cash.....	27,137.88
	<hr/> \$127,760.95

LIABILITIES

Capital	\$ 50,000.00
Surplus	5,000.00
Circulation	15,000.00
Deposits	56,571.41
Undivided profits.....	1,189.54
	<hr/> \$127,760.95

BANK AT NEW MILFORD
RESOURCES

Loans and investments.....	\$ 52,819.99
----------------------------	--------------

U. S. bonds and premium....	26,189.06
Banking house and fixtures..	9,938.69
Five per cent. redemption fund	1,250.00
Cash and due from banks.....	18,666.94
	<hr/> \$108,864.68

LIABILITIES

Capital	\$ 25,000.00
Surplus	2,500.00
Undivided profits.....	427.22
Circulation	20,600.00
Deposits	60,337.46
	<hr/> \$108,864.68

BANK AT ULYSSES
Opened June 24, 1907

RESOURCES

Loans and investments.....	\$ 64,091.56
U. S. bonds and premium....	24,135.00
Banking house and furniture..	2,663.42
Five per cent. redemption fund	1,150.00
Cash and due from banks....	14,618.25
	<hr/> \$106,658.23

LIABILITIES

Capital	\$ 25,000.00
Surplus	2,500.00
Undivided profits.....	1,405.95
Circulation	21,700.00
Deposits	56,052.28
	<hr/> \$106,658.23

BANK AT LACEYVILLE
Opened Nov. 27, 1907

RESOURCES

Loans and investments.....	\$ 72,547.09
U. S. bonds and premium....	26,375.00
Banking house and furniture..	8,282.79
Five per cent. redemption fund	1,250.00
Cash and due from banks....	12,597.85
	<hr/> \$121,052.73

LIABILITIES

Capital	\$ 25,000.00
Undivided profits	1,000.39
Surplus	2,500.00
Circulation	25,000.00
Deposits	67,552.34
	<hr/> \$121,052.73

"The Farmer as a Business Man."

Chas. H. Dildine, of the Executive Committee of the State Grange, gave a very interesting talk on "The Farmer as a Business Man," speaking as follows:

Every man is a factor of society and as such he is accountable for the manner in which he performs the duties which devolve upon him—his moral duties. The first is to his home and family; second, to his Government that permits him to enjoy the blessing and happiness of his home and family; third, to better the conditions and advance the interest of his chosen occupation. As I am a representative of a great and grand organization, a Patron of Husbandry, I am looking at the farmer's side of the question and what should be his action and what can, and has he to do to better his conditions. The business farmer has learned that

he, or his business, is the hub around which the American wheel of commerce and trade revolves, and principally the products of his toil that puts every wheel of industry in motion, it is the product of his labor that has caused the American continent to be intertwined with the greatest net work of railroads that any country in the world has ever known. It is the product of his toil that keeps the mighty fleets upon our ocean busy, the foundation of commerce begins and ends with the farmer.

This knowledge he has received principally through the educational channels of the Grange organization and with its stimulating influences has awakened his energies, giving him courage and better business methods. With its co-operation he has relieved many unjust burdens by organizing:

1st. Farmers' Mutual Fire Insurance Companies.

2d. Farmers' Telephone Companies.

3d. Farmers' Banks, known as the Grange National Banks.

Under the first head, namely Farmers' Mutual Insurance Companies, I will give facts and figures. I will speak of the Briar Creek Farmers' Mutual Insurance Company, of Lime Ridge, Pa., as I have been closely connected with it ever since its organization. A solicitor, audited the accounts for twelve years and director and treasurer at the present time.

It was organized and chartered Dec. 29, 1874; began business Jan. 1875, and a policy runs for five years without renewal.

The cost of insurance on one thousand dollars:

Jan. 1st	Jan. 1st	Cash	Prem.	Ass't.	Total
From 1875 to 1880		\$2.00		\$1.75	\$3.75
From 1880 to 1885		2.00		3.50	5.50
From 1885 to 1890		2.00		10.60	12.60
From 1890 to 1895		2.00		6.00	8.00
From 1895 to 1900		2.00		11.64	13.64
From 1900 to 1905		2.00		9.80	11.80
From 1905 to 1908		1.20		5.80	7.00

Total for 33 years..... \$62.29

Or an average cost per year on \$1,000, one and 88-100 dollars. I have compared a number of the Grange Insurance Companies and find the average is less than \$2.00. This alone has not only saved the farmers many thousand dollars, but also helped develop their business qualities.

Second, Farmers' telephone and creamery companies.

The placing of telephones in farmers' homes has not only been of material benefit to them but has contributed to the individual happiness of the farmer's family by removing the isolation of the farmer's life. His telephone brings him in immediate touch with the whole world. He feels that every day he is a factor in the general business game. The development of co-operative creameries has also proven successful in a direct financial way as an investment, has increased the farmer's profit, and what is of still greater importance, has helped to increase the fertility of the soil. He has learned that in the field of legitimate co-operation lies his best and highest opportunities.

Third. In the establishment of Grange banks the farmers begin at the bottom and as in no other undertaking, is the true scientific spirit of co-operation so predominant as in the banking business. He has learned that a great many national evils which overtake him find their origin both in unsound banking and in the concentration of the banking interests of the country. He has learned that the opportunities for personal and financial advancement are so broad as to afford ample opportunity for all and that by a combination of his forces with those of his neighbors both their interests are advanced.

Furthermore he feels that in this watered stock age they can create their own forms of safe investments whereby they are sure of a square deal and permanent dividends. A co-operative enterprise of any kind is safe where the participants contribute a good portion of the business, especially is this true of the banking business where the profits must come from a large number of small accounts and where the business itself is operated along lines of strict business science and under the direct supervision

of the State or National Government. Thus in going into the banking business it is not what the farmers ought to do but what he should have done years ago. What is passed and gone we will let go, but in the future distributions of wealth the farmers and wage earners who produce it are going to have something to say about its distribution, and in the lines of new endeavors which develop in every community, the co-operation spirit of the producers of that community are going to predominate more in the future than they have in the past. It is sometimes difficult to get farmers interested in a business proposition for their own self-advancement and under their own management, but when they once take the initiative and make a start, you will find they are true and loyal to their enterprise and have always developed a business ability that is both surprising and gratifying to the general public.

The farmer has reached a point in scientific crop production and in better market conditions when he does not allow days of adversity to come and remain with him, nor is he willing to permit a condition to exist by Wall Street banks for the purpose of suppression of masses and for the retardment of the interest of the wage earners. The farmer realizes that a successful wage earner contributes also to his success and he is becoming broader in his duty towards the workers in all other lines. He realizes that the banks are essential to the success of the community and for the business interest of our country and he feels that it is his duty to contribute of his means along this line of development, and furthermore, believes that it is his privilege to participate in the benefits which by a matter of right, should come to him.

A question box was in charge of E. O. Hartshorne, cashier of the bank at Clearfield, and thru this feature many helpful suggestions were received by the questions propounded and answered.

The Evening Session; Banquet

Adjournment was taken until 6:30 when the convention re-assembled in the Grange Hall over the bank and was called to order by Worthy Master Hill, who presided as toastmaster. The Rev. J. W. Johnson, of New Milford, Chaplain of the State Grange, offered prayer, after which officers, directors and invited guests sat down to as fine a repast as could be prepared by Delmonico. The banquet was in charge of the ladies of Troy Grange and they deserve much credit for the quality of the food prepared and the able manner in which it was served.

"Protection For the Depositor," was the subject of a toast very ably responded to by F. E. Layford, president of the First National Bank of Waverly, N. Y.

Hon. Chas. H. Treat, Treasurer of the United States, was on the program for a toast, but the day before the

convention he was overcome by the heat in New York city and was compelled to remain in bed at his hotel. However, Mr. Treat forwarded the manuscript of his address, which was read by Secretary Dorsett.

Address delivered by Hon. Chas. H. Treat, Treasurer of the United States, before Grange National Bank Convention at Troy, Penna., June 24, 1908.

My appearance before you tonight is a renewal of the pleasure that I enjoyed so much some years ago when I was a member of a State Grange. Our discussions then were more of an economic than financial nature. Those discussions embodied the intelligence of the Grange in resolutions that oftentimes had a far-reaching influence in shaping new and important legislation.

Since I have been Treasurer of the United States the past few years, I have observed with increasing interest the marvelous growth of banks of small capital that are known as agricultural or Grange banks. I am much gratified to know that the Grange is setting a strong and forceful example in their establishment. It becomes you to do so, because it has been the general expectation that the members of the Grange should not be laggard in working for the public welfare and in adopting new ideas and policies that would not only do much to build up the Order, but be beneficial to the public at large.

I recall very distinctly the debates on the amendment to the National Banking Law in 1900, that permitted the establishment of small banks of \$25,000 and \$50,000 capital, to meet the needs of smaller communities.

This amendment was bitterly opposed and predictions were made that the permission to incorporate so many small banks under the control of persons unfamiliar with the laws and practice of banking, would result in a grave menace to the stability of the banking system, and, in times of panic prove a very serious danger. Happily, all these grave prognostications of evil have fallen by the way-side. The panics of 1903 and 1907 have demonstrated to the satisfaction of every candid man that the establishment of these banks, instead of being a menace or a serious danger, have proven not only an ark of safety to the rural communities but they have, in their management, shown that the farmers have quickly learned the operations of finance and proved themselves most conservative bankers.

Aside from the capital that is garnered in numberless small ways for the establishment of a bank, a larger field of accumulation has been brought about through the deposits of the community and its contiguous neighborhoods. When we come to compare the capital with the surplus of these banks, it is phenomenal to note the high percentage that deposits bear to capital invested.

Aside from the convenience and the profit that the establishment of these banks afford, there is a larger field of usefulness which is worthy of our consideration. Probably no persons doing any kind of business have such inde-

pendent ideas and ways of doing things as the American citizen. He does not like to be coddled; he loves to do things on his own initiative and takes pride in having his judgment confirmed and his energy rewarded.

These Grange banks largely take the place of savings banks, but they have a wider sphere of usefulness because the shareholders of the bank have a more intimate relation, with perhaps a deeper interest in the bank, than simply depositors. Shareholders are not only responsible for themselves, but also for the depositors who use the bank. It is an honor that is greatly sought in agricultural communities to be an official or a director in a bank. It is an expression of confidence on the part of the shareholders and the community. It is well that it is so highly esteemed. The bank is not only a repository of the savings of the depositor, but it teaches him how to do business in a business way. It teaches him what a grand and beneficent system co-operation is—that is, that the combined surplus savings in a community instead of being hidden away in stockings and under mattresses and other places of hiding, are brought out into the light and garnered in one place, the bank, where it carries out a mission of usefulness in hundreds of ways.

The bank also assists the farmer to prepare and gather his crop; it helps the merchant, the manufacturer and the contractor and it helps the man to build a home. All these things are inspiring and go to develop the highest qualities of citizenship and add much to secure that orderly contentment and happiness which makes life so enjoyable. The man who keeps a bank account has an inspiration to have it grow. He likes the importance of drawing a check and feeling that it will be honored by the bank. It teaches him business methods and gives him a larger glimpse of the great world of affairs. He also has a greater interest in whatever pertains to banks or financial questions and it makes him a more intelligent and responsible citizen. When he is away from home, it is with a sense of individual pride that he can give a check on his bank and the prestige that inures to his individuality is more gratifying than if he simply settled his bill in currency.

It is generally admitted that the agriculturist is the great sheet anchor of conservatism in regard to the political policies of the country and that he always has to be reckoned with as a bulwark against the tide of radicalism. He does not believe in discarding that which has proved good, for a new proposition that is in its experimental stage—like the Missourian, he first wants to be shown the way.

In our country where opportunity is so untrammelled and we find it on every hand, the individual is constantly seeking new means whereby he may take the initiative, whether it be as a farmer, a mechanic, a contractor, a merchant, a manufacturer, or a miner.

In the realms of our business life, all of these great undertakings are largely dependent upon the wisdom, sagacity and ability of our bankers, who are generally the anchors of conservatism, and who are frequently the best pilots to guide many a business enterprise through the stormy seas of first voyages into the spa-

clous and serene harbor of success.

When we consider the multifarious relations in which the banker stands to his customer, his depositor, his investor, his stockholder, we can appreciate the knowledge required of almost every form of business requiring money as a factor, and we can see that this responsibility of itself must make him conservative, thoughtful, and cautious, because to his ear is conveyed more of the great hopes of success and the despair at failure, than come to the lot of any other member of our business community. His nod of assent may call forth investments of hundreds of thousands of dollars most willingly, while his solemn shake of dissent may doom to defeat the best laid plans of promoters or schemers, and save the fortunes of his friends that would otherwise have been impaired or lost.

There is scarcely any business in our human affairs upon which the banker is not consulted; and his opinion is not only forceful, but conclusive. What a large responsibility, and what little return! If the investment result well, the banker is congratulated on his wisdom; if it results poorly, he is blamed for having given bad advice.

But while this responsibility is overwhelming in its care and worry, it must be a source of gratification to the banker that his approval is always sought, his good will much esteemed, and his decision so often respected and followed.

How wonderful are the advantages that have come to our business life in the past fifty years, in the assistance that we derive from the telegraph, the telephone, and the cable, whereby confirmation of statements can be speedily tested as to the value of checks or any commercial instrument that may be drawn on banks thousands of miles away, enabling the banker to render a decision in a very short space of time, minutes or hours, whereas in the old days of the stage coach, it took weeks and months.

The recent financial legislation by Congress in 1907-08 has been on progressive lines adapted to the needs and convenience of business men and bankers. The law of March 4, 1907, provides for an ample supply of small denominations, ones, twos and fives, also the issuance of \$10 gold certificates. The Secretary of the Treasury is authorized to accept other than government bonds as security for public deposits, such as are known as savings bank investments. The limit of retirement of national bank notes has been raised from \$3,000,000 to \$9,000,000 per month.

The Aldrich-Vreeland bill passed on May 30, 1908, provides for an emergency currency, and also a commission of eighteen members of Congress, to inquire into and report to Congress at the earliest date practicable what changes are necessary or desirable in the monetary system of the United States or in the laws relating to banking and currency. This report undoubtedly will start anew the discussion of financial problems, and I fully believe a way will be found to solve them happily and successfully.

Following the reading of this paper, James H. Craig, Deputy Secretary of Internal Affairs, responded as follows:

PRACTICAL AND SCIENTIFIC CO-OPERATION THE AMERICAN PRODUCERS' OPPORTUNITY

J. H. Craig, Deputy Secretary of Internal Affairs, Harrisburg.

That is indeed a large text. When I first heard it from your Worthy Master, I concluded I would tell you all I know and feel about it. I sat down and wrote twenty pages of manuscript on the defects of our social and economic systems, and then I had but reached my subject.

Fortunately for you, I awoke and called to mind the story of the new reporter: He telegraphed his paper that he had a good story that would fill a column, and asked if he should telegraph it. The answer came, "Confine it to six hundred words." He replied, "Cannot possibly tell it in less than twelve hundred words." Then he awaited the reply which came: "The story of the creation of the world was told in six hundred words. Try it!"

So, I will try, in the short time I can presume on your patience and kind indulgence, to discuss briefly a few aspects of what I believe to be the most important question that can engage the serious thought and attention of the American people today.

In all times there have been dreamers, who have constructed from figments of the imagination, Utopias and Arcadias, as possibilities this side the grave, rivaling only in joy and bliss, that state which the mind and faith of man have usually attached to that celestial existence beyond the tomb.

The folly of hoping to realize such ideal conditions, which is responsible for so much discontent, was strikingly portrayed by Senator Henry Cabot Lodge in his speech at Chicago last week, when he said:

"We do not go forth to contest the great prize with an ideal party, which we sometimes see beautifully depicted by persons of self-confessed superiority and chronic discontent. The glittering abstraction which they present never yet existed on land or sea. It gleams upon us in printer's ink, but it has neither substance, nor organization, nor candidates; for organizations and candidates must be taken from the ranks of men, and cannot be the floating phantoms of uneasy dreams."

In this class may be placed the doctrine of socialism, of which we hear so much.

The eminent New York broker, Henry Clews, neatly disposes of it in the following story, which shows also a weakness of human nature which is fatal to Utopian schemes:

"A banker heard that his Irish friend, Mike, had confessed faith in the doctrine of socialism. When next he met him, he said, 'Mike, I hear you have become a socialist?' 'Yis, indade, I have,' said Mike. 'Well then, Mike,' said the banker, 'I suppose if you owned two houses you would give your neighbor, Murphy, one of them?' 'Yis, indade, I would,' said Mike. 'And,' said the banker, 'if you owned two automobiles, I suppose you would give Murphy one of them?' 'Yis, indade, I would,' said Mike. 'And,' said the banker, 'if you owned two goats,' (now Mike owned two goats) 'of course you would give Murphy one of them.' Mike hesitated a moment and then in-

dignantly broke forth: 'Phwat! To the devil with Murphy! Let him buy his own goats!'

But co-operation, my friends, is neither a "glittering abstraction" nor a floating phantasy. It is not a will-o-the-wisp, the pursuit of which will land us in unfriendly mire or bog. It is a vital principle. A great, fundamental, economic truth, which holds in the full development of its possibilities, a promise of mighty achievements and boundless riches, startling to the imagination.

I am pleased to know that so great an organization as the Grange of Pennsylvania is at length aroused to a sense of its might and that its giant footsteps are already implanted on the pathway that leads to economic conquest.

Co-operation is not, as some of you think, an experiment. It has been thoroughly tried and is completely established.

The experiment consists in the effort to bring within the scope of its beneficent operations, classes which have heretofore stood aloof. Conscious of the want of skill and of trained judgment, they have, perhaps wisely, feared as individuals, to venture their small savings and accumulations in industrial, financial and commercial enterprises. But when an organization of the character of the Grange, wisely and honestly directed, in which its members have faith and confidence, stands willing to act as friend, adviser and counsellor, the principal barrier to wide and extensive co-operation is entirely broken down.

The medium through which practical and scientific co-operation may be attained is necessarily the corporation.

Not some freakish, fantastic form into which a corporation may be contorted, but the real, old-fashioned sort, which has been so often held up before the farmer and the workingman as their inveterate foe.

There is on the statute books of Pennsylvania, a law for the chartering of co-operative associations for the conduct of various enterprises, but it is so narrow and restrictive in its provisions, that few companies were ever organized under it, and I have never heard that any of them met with very great success.

So, I say to you, stick to the form of corporation that has built the railroads, the mills and factories and the great financial institutions of the land.

Practical and scientific, they mean nothing more or less than following the beaten paths which time and experience have approved.

The Pennsylvania Railroad Company, and all other great corporations, are but examples of practical co-operative effort. We too often lose sight of this fact. The more than \$600,000,000 of capital and bonds representing more than 11,000 miles of railroad tracks and the necessary equipment to operate them, are divided into millions of shares and evidences of indebtedness, owned by many thousands of persons, living in all parts of the civilized world. Here we have successful world-wide co-operation.

If all the co-operators do not get their full share of benefits it is because of the abuses in corporate management, which have grown up by reason of the indifference and lack of vigilance of the corporation's members.

As a people, we are now at work cor-

recting those abuses, and here I want to suggest a plan which, in connection with the much agitated remedy of "publicity," would, I believe, be prolific of good results.

I cannot see why ownership of a majority of stock in a corporation should carry with it an absolute secret control, which so often results, by fraudulent connivance on the part of managers and directors, in the destruction of the rights of the minority for the advantage and enriching of the few.

I believe that the laws should be amended so that a large corporation should have the right to elect a board, or committee, to represent the minority, which, while not vested with the power to vote or actively engage in the direction of business, should have the right to be present at all board meetings, and which should be afforded every facility to keep in vital touch with all the business of the corporation. In this way, many a dishonest scheme to defraud the minority would be prevented.

Twenty years ago, I frequently drove over a road into a country town in this State. For a mile on both sides of that road and adjacent to the town, lay a number of fine farms. The most highly cultivated and productive, possibly, in the county. In the town, the owner of those farms, was a private banker. The farms were his capital, on the credit of which he relied upon his friends and neighbors to deposit with him their savings and idle funds. He did not miscalculate. His bank prospered through years and is a flourishing institution today, conducted by his heirs. His farms bore crops through all those years, just the same as if they had not been used as the basis of credit for his banking business. He was, during all his life, one of the most prominent men of his community, and when he died, he left an honored name and substantial possessions to his children.

But, you say, he was fortunate in having so many farms. The point is, however, that any other half-dozen or dozen farmers, by co-operating, by uniting their interests, could have done the same thing and even more effectively.

The statisticians tell us that the wealth of the farmers of this nation amounts to \$20,000,000,000. Can any man's mind grasp the enormity of these figures? Let me tell you that it is \$7,000,000,000 more than the combined capital stock, bonds and floating indebtedness of all the railroad corporations of this country. Conceive, if you can, the credit which the farmers of this land could command!

But, to the present time, this vast capitalization has been used chiefly for its primary purpose of growing crops and has not been utilized for any secondary objects.

For centuries men stood on the banks of Niagara and gazed with delight upon the majesty of its falling waters, but little dreaming that within its waves and dashing spray dwelt a giant, whose Titanic powers would some day be harnessed to do man's service.

And so, the vast wealth of the nation's farmers will never manifest to men its supreme potency until through wise and skillful leadership, it is led into the channels of industry, finance and commerce, where it was never more badly needed than it is today. But there are



GRANGE NATIONAL BANK AT SPARTANSBURG

dragons in the way to try the mettle and faith of St. George. Here is an example. Only a few weeks ago a lawyer related in my office the story of a Farmers' Telephone Company. He said, "The trouble we had was with the blamed little fellows, the one gallus' sort who spend their idle hours hanging 'round the country store and everlastingly talk. First, they kicked on what they called 'the big salaries paid the officers.' Then, when it began to pay, they kicked on the big dividends. So I advised, as the only way out, for some one to slip around and buy them out, which was done. And the blame

thing is a big payer, I tell you."

"The complaint of the farmer is proverbial," said a gentleman recently. "On a recent trip to the west, one was showing me the result of fine growing weather and superior skill in cultivating, when I said to him: 'Well, you ought to be satisfied with such crops as these. There is certainly nothing lacking. You have no cause for complaint this year.' The old farmer scratched his head and stood in a meditative mood for a moment, then hesitatingly replied, 'Well you know, such crops as these is pesky hard on the soil.'"

To remove this quibbling disposition and broaden and widen the view point, is a work to which the Grange must necessarily address itself.

Twenty years ago, I insisted that a worker in an iron mill, who was forty-five years old and had never saved a dollar, take five shares of stock in a building and loan association. He did so. With some self-denial he had carried it about two years, when he got the opportunity to purchase a small home. He borrowed on his shares and made the purchase. He could then utilize the rents he had been paying. After a few years he sold at a profit. Since then he has built two other homes, each of which he sold at a profit, and carried and matured fifteen shares of stock in the building and loan association. Today, he owns a beautiful home worth \$4,500 to \$5,000, which is entirely paid for.

I have told this story for two purposes: First, as an illustration of what a workingman can do when properly advised and encouraged. Second, to call to your attention the Building and Loan Association, a system of successful co-operation which, I say boldly, has benefitted more people than any other institution, the product of the last century.

Do you know that co-operative home builders and small investors have in these associations in this State, more than \$100,000,000? For many years, I was much interested in this work. For four years I published a journal known as "The Pennsylvania Record of Building and Loan, Business and Law." I have been, therefore, in a position to see and judge of their great and helpful work.

My home city of Altoona, being a community of mechanics, for years led all others. It has over thirty associations, many of which have as many as ten and twelve different series, and the total assets has at times amounted to more than \$7,000,000, which is greater than the combined resources of our three banks and four trust companies. The funds of building and loan associations can, however, be loaned only on bond and mortgage security, under certain limitations as to form and contract. Their operations cannot therefore but be limited.

It is, however, to me an amazing circumstance that in view of the admitted success of the building and loan method, there has never been a serious attempt to carry it into other fields of endeavor.

The constant complaint of American producers is and has been that they are robbed by the profit system. That they sell their products at the lowest price enhanced by the large profits of numerous middle men. The charge is **just**, and I have tried to show you the remedy—to wit, that they become investors and therefore profit sharers. And I call to you mechanics, you men of the farm, Awake! Awake! The sword of conquest is in your hand! Put on the helmet, buckle on the shield and choosing leaders, true and tried, sally forth to battle! The wreaths of victory and of triumph await you!

Thirty years ago, I heard the talented Theodore Tilden, in one of his able lectures, deliver an impassioned climax. He predicted the rising of a king. "But," said he, "there is a **giant** in the land, besooted and begrimed, of stalwart frame and brawny muscles—the man at the anvil and the forge, who will in that day rise up and tear the crown from his kingly

brow, the sceptre from his hand, and strip him of his purple robes!"

I have often since heard like orators foolishly declare that this **same giant** will one day rise up in the lust of diabolical hatred to the rich, to overturn this government, putting in its place something, we know not what!

But, I say to you gentlemen, there is another **giant** in the land. The man who fought the battles of Lexington and Concord and Bunker Hill—slow, conservative and intelligent—the balance wheel in this nation. The greatest capitalist of them all, and therefore the sure guarantor of the rights of private property. This **giant** hard to provoke and slow to arouse, is the **man at the plow**.

I fear not the spectre of bloody revolution. The evolutions of nature and society are **slow but sure**!

Through all the centuries there has been a gradual uplift of mankind. To be sure, it has been slow, oh, so slow! It has been the passing of the blood-stained Juggernaut car, and all along the way have arisen incessantly cries of anguish and torture from crushed and mangled humanity. And so it will go on, until, as I prefer to believe, by peaceful evolution, the farmer and the mechanic, side by side, shall turn the irresistible potency of their great wealth into the channels of industry, finance and commerce, and become the major part of it.

Then will productive effort be adequately requited! Then will it receive its just share of profits, and America, quickened into new life, start on the fulfillment of its grand mission, to give to the world a Commonwealth, where all have plenty and none too much!

W. E. Halloway, of New York, was then called upon for a few remarks and gave an able and stirring address.

Hon. John Mitchell, former President of the United Mine Workers of America, had expected to be present at the convention and to respond to a toast, "Industrial Citizenship," but illness prevented his being present. Hon. William B. Wilson, member of Congress from the Fifteenth Pennsylvania District, who was for years associated with Mr. Mitchell in the Mine Workers' Association, as Secretary-Treasurer, was present and took up the question assigned to Mr. Mitchell, handling it in a convincing and interesting manner.

Mr. Wilson said in part:

Worthy Toast-Master, ladies and gentlemen, and I think I may properly say Brothers and Sisters, because being a firm believer in the benefits or organization when I became a farmer twelve or fourteen years ago, I immediately joined the Grange and am a member in good standing at the present time.

Every great movement for the welfare of mankind has been brought to a successful issue as a direct result of organized effort. When the great Jehovah took the atoms of atmosphere, combined them together and made the earth upon which "we live, move and have our being" it was an act of organization sublime in its conception and omnipotent in

its execution. Moses organized the Jews and led them out of the land of Egypt; out of their bondage through the wilderness and into a land that was flowing with milk and honey. Our Saviour, when he was upon the face of the earth, realized the importance of organization; He gathered about Him his disciples and laid the foundation for an organization that has stood the test of the ages.

Our modern industrial development would not be possible were it not for the great organizations in the form of corporations that are formed under our laws. The immense machines necessary for the most economical production in industrial lines could not have reached their present development but for the organization of capital into corporations. Those who organized them fully understood the benefits that come from co-operative effort. No man could become wealthy, as wealth is known and understood today, as the result of his own industrial, mental or physical effort. He might receive \$5.00, \$10.00, \$25.00 or even \$100.00 per day for his services and yet not become wealthy as we now compute wealth. It is by utilizing and directing the efforts of others that men become wealthy and great fortunes are accumulated. A great corporation employing its hundreds of thousands of men, like the United States Steel Corporation for instance, is a great co-operative institution. All of the employees under the direction of one central head are co-operating together in the production of iron and steel. The only difference between the co-operative effort of that kind and the co-operative effort such as the Grange Insurance or the Grange system of national banking is that with corporations like the United States Steel Company all of the profits from the efforts of hundreds of thousands who are co-operating together go to swell the profits of the stockholder of the corporation while in the Grange Insurance and Grange Banks the profits go to the co-operators themselves. Co-operations not only secure better results to the co-operators, but it gives additional power. The great corporations have wielded so much power as a result of their compact organization that it becomes absolutely necessary for the millions of farmers and wage workers to organize in order to protect themselves against the power wielded by the immense organizations.

All banking business is done upon a credit basis; the credits themselves in their final analysis being based upon some tangible property, real or personal. When one takes that fact into consideration, the magnitude of opportunities for a banking business that are open to the farmers of the United States is almost beyond comprehension.

By co-operation through a system of Grange Banks all of these credits can be utilized in the transaction of banking business that would inure to the benefit of the co-operators themselves instead of to the great combinations and trusts.

The banquet was over at 11 p. m.

Thursday Morning and Afternoon

The convention was called to order at 9 o'clock, Thursday morning, with State Master W. F. Hill in the chair. W. E. Holloway gave a masterful talk

on "The Country Bank," a subject which he handled not only to the delight of his hearers, but to their edification as well.

W. D. Husted, cashier of the bank at Mansfield, Tloga County, in a brief but interesting talk, gave some very excellent suggestions upon bank advertising, speaking from his own experience and with thorough knowledge of his subject.

M. D. Bearer, cashier of the bank at Patton, spoke as follows on "The Grange Bank Cashier :"

"The Bank Cashier."

The cashier is recognized as the executive officer of the bank, and has certain specified duties to perform. As these duties are mentioned in the law under which the bank exists, I shall not take up your time with this part of my subject, for I take it for granted you are familiar with the same, and shall confine myself to some of the duties and requisites that the National Bank Act does not mention, and should be found in every well regulated bank.

Having all the power necessary to transact the business of the bank, your position is one of responsibility. You should remember that the money you take in over the counter is placed in your hands for safe keeping, and you become as it were, "a trustee" of the community, wherein your bank is located, and then your power for good, or for bad, begins. The result will be in accordance with the conduct of yourself, and the management of the bank. If we keep this thought before us, the many temptations that come to us like a snake in the grass, will vanish like bubbles in the air. Of course, we are all honest and our directors are not worrying about that, but there is one thing they are anxious about and that is this: How can we increase the business of our banks? I have had the honor of holding several positions of responsibility and trust, which required active work and hustling, and I have discovered that the banking business in this respect, does not differ from any other. So it seems that the whole ambition of the cashier, is, how to increase the deposits of the bank. I will not take up your time by going into details as to how this is accomplished at The Grange National Bank of Patton, but one hint is sufficient: "We use the long pull and short pull and we pull altogether."

You must be awakened to every opportunity. Did it ever occur to you how easy it is to increase your own business, without detriment to your neighbor? In almost every community of this broad land, there is enough of idle money carried around in pockets and hidden in remote places to start a respectable bank. If you go after this with a little effort, judicious advertising, invite the people to come into your bank where you can have a face to face talk with them, they will become acquainted with you and your method of business. Your efforts and methods employed should be straightforward and never misleading and when you once have established confidence with this class of people, you have assisted in opening up the purse strings of the hoarded money of your community, and

placed it in its proper channel of usefulness.

When a banking institution appeals to the general public for deposits upon what ground does it solicit its patronage? The amount of capital placed with its stockholders suggests its financial strength, the earned surplus and dividends denote capable management; but the personality of the bank, the cashier, the president, is the ground work and superstructure of every banking institution that ever existed or ever will exist.

The cashier should be a man of more than ordinary capacity. He should have a keen sense of the responsibility that rests upon his shoulders with absolute integrity in his work, with no "swell head," so that the people of all "shades" will look up to him with confidence and respect.

The character and reputation of the cashier is the foundation upon which all bank success must rest. No man will succeed in any business whose character and reputation is not clean. Not only must he live right, but his thoughts, his words, his actions should be the most clean. The Sabbath should be his day of rest, with communion with his family and God, from whose source springs all human good. His method of worship need not be necessarily exhibited in public prayers, or in Sunday school leadership, nor confined to any particular church or creed, but his life and thought and language should be clean and pure and above reproach. You are a moulder of public sentiment and an example to the growing youth, as one who goes hand in hand with the minister in uplifting the morals of the community. It is an opportunity which young men should embrace and when once seized, it is their own fault if they should fail.

DON'T BE AUTOCRATIC

The cashier should have an intimate knowledge of the banking business and of the theory of accounting maintained by his bank, so that when he examines any book or record he will be able at once to understand it. You should become acquainted with the laws relative to the business you are conducting and should be familiar with notes and bills, sureties, drawers and endorsers, etc.

"There is no victory without hard labor" and no man wins who watches the clock. Banking hours for the man who wants to make a success in the banking world are not limited between 9 a. m. and 4 p. m. If it is any advantage to him he will keep open Saturday afternoons and evenings or, at any other time to accommodate the public. Your bank should be open to the public exactly on the minute for the regular opening time, or as much earlier as your conditions will permit, but never a minute later.

NEATNESS

There is one privilege and pleasure that is within reach of us all, and it is not controlled by a "monopoly" or combine, and it is the privilege of neatness and cleanliness. The farmer may leave his plow and rush into town in a hurry and stop in at the bank for a minute, and he may have his old shabby clothes on. He is dressed for his work and he would be just as much out of place with a clean collar and shirt behind the plow as the bank cashier would be out of place with a pair of overalls and a week's growth

of beard upon his face. There is an eternal fitness of things which cannot be ignored, and the average business man, and still more so the bank cashier, must dress in accordance with his position. I do not mean by this that he should be a "dude," but his clothes should be clean, neat fitting and his collar and cuffs should always be clean. The general public is most discerning in its observations, and if a cashier is slovenly and neglectful in his habits, they draw the inference without argument, that the same applies to his business transactions. Next to this comes the banking room in which he lives and in which the public must congregate to do business. It should be kept spotlessly clean at all times. Clean blotters, clean pens and clean inkstands should always be ready for the use of the customers. One reason that bank cashiers should draw a higher average salary than other employees in a similar line of clerical work is because they must dress in accordance with their position, and always wear clean linen. But, too many of the country cashiers fall into the way of thinking that because their customers do not wear frock coats and silk hats, that it does not make any difference what kind of clothes they wear, or how they wear them.

POLITENESS

The next strong asset for the Grange National Bank cashier, is honest and uniform politeness. This must come from the heart and be real, not superficial. Again, the discerning public eye can detect with unerring accuracy the difference between real and sham politeness. Be polite to all, the wash woman, the minister's wife, the leader of society, the wage earner, the manufacturer and especially the farmer, and please do not forget the little children. Remember the banking business is not for a day, but is a business of a life time. In founding our Grange National Banks we have established financial institutions that are to stand for all time to come, and the present cashier owes something to the future management of the bank just as well as he now owes something to the present management, to whom he owes his position. The little boys and girls running the streets and hoeing the corn today will become the future depositors of the bank and the men and women whose word eventually will become law in the community in which they live. The cashier who just lives in the present without any regard to the future welfare of the institution which he has in charge, will fail to imbibe the true spirit for the highest degree of success.

HEALTH

The next important asset which is co-equal to character and other qualifications is good health. It is a mighty difficult thing to smile and look pleasant when a man does not feel right. The loss of health to the normal man is usually due to some form of excess. It may be excessive smoking, excessive eating, or indulgence in various forms. Remember one thing, the Grange National Bank cashier must be a temperate man, he must be a normal man, he must be a man of will power who wants to do business. A weak and sickly man has no confidence in himself and to the extent to which he has, or has not, confidence in himself, the public will or will not have confi-

dence in him. A certain amount of physical exercise is necessary for the cashier to keep himself in good physical condition, and there is no exercise better or cheaper than walking. Do not make a mistake in buying an automobile to get the air and exercise. They are to a very large extent expensive toys of rich men and they do not fit very well with the salary of the average cashier of the Grange National Banks, and the public knows it. Some times the cashier gets impatient and because the president of the bank owns an automobile he imagines he ought to own one too. He forgets that probably the president of the bank when he was a young man was working for a much less salary at his age and was content to walk. Furthermore the public understands the bank president's position and knows that he can afford the luxury. There are other matters to which you may grow impatient. You are to transact business, and to have a constant intercourse with men of every shade of character and disposition and intelligence. Your temper will be tried by interruptions at the most unseasonable moments, by answering some question or listening to some ignorant inquisitor; you may be tempted to embark in stock speculations, to be solicited to allow over-drafts and other irregularities by members of your social club, by your directors and others. With all this you are expected to be at your post, to be the cashier, to be ever courteous, to stand fast in your integrity, and be cheerful and happy. Your position is thus one of much difficulty and responsibility; and you need a knowledge of the laws of your physical being, the counsel of wise friends, a deep religious principle to enable you to sustain it in health and honor. Be of good cheer; be a true man and you will overcome every obstacle.

Like Napoleon, the warrior, when the glow and glamour of the East had such a fascination for him and when he was preparing his attack upon the "Marmadukes," Egypt, he assembled his army, 12,000 strong, and addressed them with encouraging words, telling them that the Pyramids in the distance would be eye witnesses to their courage and bravery in tomorrow's conflict. He pressed forward and with a courageous army took possession of the "Valley of the Nile." So in conclusion, let us remember that the "pyramid" of the discerning eye of the public is looking down upon us, let us push forward in our work with new vigor without any fear, with true and manly hearts. Let our conduct shed a ray of light along our business pathway that it may be a "guiding star" for those who follow in our work. Let us prove, to those around us, that "we are such stuff as men are made of" and let us make the Grange National Banks the purest and most honored in America, a credit to the Order and a monument to ourselves.

After this address the Executive Committee of the Association reported the following resolutions anent a plan for further extending the bank organization work:

"Whereas, The Grange banking movement has assumed such large proportions and presents such vast

opportunities, your Executive Committee recommends the perfecting of a financial organization for the purpose of systematizing and extending the organization of additional banks along conservative and safe lines."

The report of the committee, upon motion, was received and adopted and Banking Superintendent McHenry, having been requested to explain in detail the plan for the organization of such a financial company, responded with a concise explanation of the possibilities of the plan proposed.

The proposition introduced at Williamsport, relative to hiring a special bank examiner was next taken up and discussed by the members. A motion was made and supported that T. J. Scholl be employed for another year upon the same basis as stated at Williamsport, and the motion was adopted. Convention adjourned for dinner.

The Resignation of W. E. Baldwin as a member of the Executive Committee was received and accepted. W. F. Hill was elected as his successor.

Report of the Resolutions Committee received and adopted as follows:

Whereas, In the development of a large business proposition of this character, already embracing a stockholders' list of between two and three thousand persons, and entrusted with monies aggregating about three millions of dollars there is need of strong hands and sincere able men at the helm. And,

Whereas, Our Grange Banking Superintendent, Hon. John G. McHenry, of Benton, Columbia County, Pa., has given to the development of this worthy and valuable movement a very great amount of time, means and recognized ability and genius, therefore, be it

Resolved, That the Grange National Banker's Association of America assembled in convention at Troy, Pa., this day, tender to him a rising vote for the marked success attending this movement.

Resolved, That we urge and demand the continuance of his services in this capacity and pledge to him and to each other our full individual and collective support. We request the extension of the movement into such unoccupied territory as may be in need of banks and banking institutions that will give them and the people the unquestioned control and use of their own funds.

Resolved, That we extend to the Grange National Bank, of Troy, Pa., and the Troy Grange, our gratitude for the hospitable manner in which they have cared so sumptuously for us during our stay in their midst. We find a live and enthusiastic bank and Grange organization in a most progressive community. To the people of Troy we wish to express our very great gratitude for their hearty welcome.

Resolved, That on the part of the convention we recommend that there be extended to the banks of the organization our highest esteem for their kindly interest in sending to the convention their officers and directors.

Resolved, That we extend to our

Worthy Master, Mr. W. F. Hill, our sincere gratitude for his untiring efforts, skill, and wise counsel in organizing and guiding our banks. Without his consent and initiative the Banking Department of the Grange could not have been formed. We appreciate in him a wise, earnest and honest counsellor, a person in whom the people have the utmost confidence, factors universally recognized to be all-potent to the success of a bank. In Mr. Hill we have a leader of recognized executive ability and unquestioned integrity. His years of experience as Master of the State Grange have admirably fitted him for the position which he now holds. It is largely through his untiring efforts coupled with his keen business sagacity that Grange banks have achieved such marked success.

ISAAC STAGE,
HARRY W. READ,
A. C. KEENEY,
D. C. YOUNG,
S. P. HAKES,
Committee.

Remarks by W. F. Hill.

Clearfield and Huntingdon both invited the convention to meet with them the next time. Motion made and carried that Huntingdon be chosen for our next place of meeting.

An expression of sentiment showed that it was the sense of the delegates that it was best to hold but one meeting a year.

Moved and supported that the selection for a date for holding the next convention be left with the Executive Committee.

Moved and supported that the speakers who so ably instructed and entertained us, the ladies of Troy Grange, the county commissioners and all who aided in making the meeting a success, be extended a vote of thanks. Motion carried.

Meeting adjourned at three o'clock p. m. E. B. DORSETT, Sec.

THE HOUSE WE LIVE IN

By Dr. Hannah McK. Lyons, Worthy Ceres

XII—REST

How continuously we talk and hear talked, work, exercise, doing things. And it is well that we do not talk and plan only, but also that we do work and exercise, for only thereby comes the full development, the full health, for which we are so glad.

For example, when one is not at work—is resting—the heart beats more slowly, the blood stream is slower and the pressure in the vessels less, hence this sluggishness permits waste matter to collect in the tissues. Then by vigorous use of the muscles this waste matter is pressed out, the hearts' action increased and the blood goes bounding through the body, causing all this waste material to be carried to the organs of excretion and out of the body. But just as important, is that other period, which by rights always alternates—the rest period.

We of older years are fond of saying to the children "There's a time for work and a time for play," but equally true is it that "There's a time to work and a time to rest."

We find that hard muscular work takes most of the blood to the muscles. To digest a heavy dinner most of the blood goes to the stomach and digestive organs. If it is difficult brain work a large quantity of the blood goes to the brain; and it is a well known fact that heavy brain work and hard muscular work cannot be done at the same time—neither will the heavy meal be digested while the other organs are at work—the muscles will get the needed blood, while stomach or brain must wait. We have

not always a choice of the order in which we do things, but when possible, it is well if we can do our brain work first when the muscles are at rest. Take for example the professional or business man with heavy brain work or large financial interests to engineer—during the early hours of the day his attention is given to this, later he leaves the office for a few hours of vigorous muscular exercise, whether it be on the tennis court or golf field, or yet that broader sphere of the garden or hay field, with his dinner or heavy meal in the evening and you will find the excess of blood which flushed the brain during the day, drawn to the muscles by the vigorous use of them. Later, when he stops using his muscles and the stomach has work to do, it is a pure, freshly aerated blood that is ready to aid digestion in whatever quantity needed—and with the brain thus relieved of the excess, he is fitted for the dreamless, restful sleep so much needed by our mental giants of this Twentieth Century.

In this day of the telephone, telegraph and express train, when many times the amount of business can be transacted in a day than was done in a week in the days of our grand-fathers, requiring that mental faculties be used to their utmost, we seem almost to forget that there is such a word as rest and fail to remember that nature has made it one of her laws and plainly shows us that regularly we must rest, for nature loves regularity. Speaking of regularity a gentleman lately returned from a visit to Louisiana, tells the story that

should your watch stop or need resetting, you have only to wait until evening, when the owls set up their weird hoot or call, you may then turn the hands to eight o'clock, and know you are exactly right. Every part of the body needs rest at some time and just as regularly as nature teaches her children to act. The muscles rest between times of action; the stomach between meals (or ought to) but rest for the wonderful nervous system, on which so much of health and happiness depends—active during every waking moment—is accomplished only by sleep. Sleep, the restorer of every tired nerve and overwrought sense. "Sleep which is as essential as food." All day the process of tearing down goes on, during the night the work of building up should make good the loss. How much sleep do you need? This must be decided for each one by himself, but most people require about eight hours, while brain workers and children need more. A general rule is that one should sleep until he naturally wakens, when he should arise, avoiding the habit of dozing—that half-awake half-asleep state.

A few short rules given for restful sleep in which the children will be interested are:

1. Go to bed early.
2. Breathe pure air.
3. Breathe through the nose.
4. Do not eat rich food just before going to bed.
5. Sleep under light-weight covering.
6. Get up when you waken.

To rest one does not need to dilly-dally at seaside resorts nor yet on porches in the country. The best rest is that which we take as we go along and one of the best means to secure this rest is "change of occupation;" to give up doing one thing and do something else. Take the mind off of one subject and think along another line. The business man carrying heavy responsibility—the physician with long hours in his office battling with disease, gains little rest lounging somewhere—but we find them off at country homes busy with the needs of the place—shovel, hoe or axe in hand, and the morning finds them, day after day, with clean brains for the duties before them. I have never been much in favor of the "change of occupation" that sends part of the family for rest while the other part remains in the same rut; though there are times when it is best. Better turn the regular routine other way about and the well regulated house, as nearly as possible, into one of the much talked of "bungalows," living and sleeping out of doors as much as possible, and all rest together.

Just here the Grange fills one of its most important functions by bringing the farmer and his household away from the farm, not alone giving them higher ideals to work for in the house as well as on the farm, but by giving them the actual change of scene and thought for the hour. How often on coming together we hear the expression, "I was so tired this evening; felt I could hardly get ready and come." Have you watched the lines of weariness disappear as some of the important questions of local option, good roads or financial enterprises were discussed, or the Lecturer gave an entertaining program, while the merry laughter and change of tone as the good-nights are said tell plainly that change of occupation was rest that time?

Few of us need the absolute rest of the "rest cure"—that is for disease, yet there come the days when it is wise to have our "change" in accordance with the thought of James Whitcomb Riley when for

"Some afternoon,
We like to jist git out an' rest,
An' not work at nothin' else."

Montgomery Pomona Grange held an interesting and encouraging meeting recently with us at Willow Grove. Our new Grange at East Greenville was represented by its Master. We the Fifth Degree and the work was very impressively rendered. Our next meeting will be held with Wissahickon Grange, next September. Already the members of Wissahickon are planning to have State Master Hill with us if possible. We hope to report the organization of a new Grange at Schwencksville before very long.

Fraternally,
STEPHEN H. LEWRY.

Wyoming's Thrift. All reports at last Pomona from Subordinate Granges in this county showed an advancement in work and membership.

In the afternoon a class of twenty-six were received in the Fifth Degree. A fine literary program was rendered and much interest manifested by all members present, over two hundred being at the meeting. The next meeting will be held at Nicholson with Washington Grange, No. 1261, in September, 1908.

Mrs. FRED. L. HERMAN, Secy.

FRUIT FARM FOR SALE—Farm of 110 acres, adjoining Manchester, Carroll County, Md., 4 miles from Penna. State line. House 7 rooms, barn 60 feet long, orchard of 600 winter apple trees, 7 years old, will yield 400 bushels this season. Good reason for selling. Address

O. T. EVERHART,
Hanover, Pa.

PUBLISHER'S CHAT WITH READERS.

"Home, Sweet Home."

In the article, "A Bit of History" in this issue Brother Whitehead refers to the home of the Editor. This modest home at Chambersburg, Franklin County, the Editor still owns, although not living in it at present. A picture of it appears this month as the first home dedicated in accordance with this ceremony.

A few words from the ceremony will give some idea of this forward step:

"The custom of naming the rural home is growing in favor, and is more and more coming into use. In several States the name can be copyrighted, registered and is protected by laws. The Postoffice Department recommends it to aid in the rural mail delivery service. It adds a dignity to the homestead and carries with it pleasant memories when thinking or speaking of the old home."

In his opening address during the home dedication the Worthy Master of the Grange says: "Sisters and brothers, neighbors and friends: 'Home, sweet home, there is no place like home.' We look out over the fields and we see all about us homes; we go to the crowded city, we note the bustling throngs; they all have home as their inspiration; they are thinking of home, working for home. 'Be it ever so humble there is no place like home.' It is there that all that is best in life is found, father, mother, children, sister, brother. When duty calls us away, it is sweet to know that an eye will mark our coming and look brighter when we come. Around the fireside of home cluster all the sweet affections of life. The memories of our childhood's home go with us all along our way, and mother love and home love keep us safe. The homes of our land are its strongest forts. Ours is a land of homes. The home is the unit of civilization, of good government and to build up and make secure good homes is to lay the foundation of our Government deeper and broader and stronger than any nation that has existed among men. From our homes, especially from our rural homes, go out all the influences for good which will preserve us as a people and maintain our freedom, a nation dedicated to God and humanity. No home, no republic. We should all strive to be true home-builders.

Almost as old as history, in all lands and among all peoples, has prevailed the custom of formal dedication of temples to the gods and goddesses; of Christian churches; of buildings devoted to learning, to science, and the arts. We name our great ships as they are launched upon the waves, and

we draw aside the flags which unveil monuments of our heroes of peace and of war; but it has been left for the Patrons of Husbandry, the organization that represents the tillers of the soil, those first ordained of God 'to tend the garden and keep it,' to cause the wilderness to blossom as the rose; those who 'stand at the door of the bread room' and feed the world; but above and beyond all else, the organization that was first to recognize in its work the home and all the members of the family that make the home—it has remained for this organization whose great mission is to enlarge, broaden and beautify the home—to provide the ceremonial work for dedicating the home, this very fountain head of all earthly life—to dedicate it to its high and holy mission, the service of God and that of humanity. We have met on this occasion to perform this duty for this home and this family."

* * * *

Spraying for San Jose Scale has, very unfortunately, got to be a part of the orchardist's regular work in many sections. The introduction of this pest into the United States has been followed by devastation in some of the very finest orchards in the country. For a long while the scientists were at a loss as to how to cope successfully with the pest, but in recent years chemists have perfected spraying materials that really do kill the scale while they leave the trees in good healthy condition. The original manufacturer of soluble oils for killing insects and fungus growths is Mr. B. G. Pratt, whose advertisement of "Scalecide" appears in this issue. A letter to Mr. Pratt or to his Pennsylvania representative, Edwin C. Tyson, of Flora Dale, Pa., will bring to the farmer or orchardist facts relating to Scalecide and how to kill pests on trees and plants. It is worth writing for.

* * * *

A Harmony Picnic. Clearfield County has a large number of wide-awake Granges and among them is Harmony, No. 1201. This Grange owns its own hall which stands right beside a church and a schoolhouse, thus completing the trio of most desirable institutions for any rural community. On July 4, this Grange held a picnic in the grove near its hall, having as speakers the Rev. H. G. Teagarden, Hon. Peter Gearhart, and State Master Hill. In addition to this entertainment the large audience was treated to band music furnished by a cornet band, every member of which was a member of this Grange. The occasion was a very pleasant and

profitable one and the many Granges represented all got new inspiration for the work and separated with a determination to help to secure that Grange army of the hundred thousand strong for Pennsylvania.

* * *

In an interesting booklet the American Horticultural Distributing Company of Martinsburg, W. Va., manufacturers of Target Brand soluble oils, sets forth the advantages of soluble oils for spraying and killing insects over the home-made solutions of lime-sulphur-salt, etc. This booklet will be sent for the asking and is worth reading. Among other things it shows that better results come from soluble oil sprays and that the cost is considerable lower to the farmer than the home-made solutions. Write for this booklet, addressing box 713, Martinsburg, West Virginia.

* * *

An advertisement in this issue to which we desire to call the special attention of all Patrons is that of Brother Frank L. Weaver, of New Oxford, Pa., manufacturer of iron stock troughs, iron kettles, kettle ranges, land rollers, harrows, etc. Brother Weaver makes a superior article and is building up a good business by selling direct and at dealers' prices to Grange members. At this season, when butchering and apple butter making are in early prospect the handy kettle range which Brother Weaver makes should appeal specially to farmers. This kettle range is a great invention, burning almost any fuel successfully.

* * *

The Dix Manufacturing Company, of Lewistown, Pa., has entered into contract relations with the State Grange to supply to the Grange membership its products, consisting of horse and cattle conditioners, poultry food, harness oils, etc. This company makes without doubt the highest grade line of veterinary supplies on the market, employing a graduate veterinarian in its laboratory, whose duty it is to study the needs of stock and to prescribe for all animals. If any reader of Grange News desires to know more about the products of this concern we would advise that they address the Dix company at Lewistown.

* * *

The A. B. Farquhar Company, of York, has been advertising for many months in Grange News and enjoys a good business with Grange members. The Farquhar company has been built upon solid lines and is famous as a progressive and up-to-date concern. It advertises its famous Pennsylvania Grain Drill and

Hallock Potato Digger in this issue. Both of these machines are seasonable and should have a wide sale.

* * *

Do you dry your fruit and vegetables? If so, do you use the old method of placing them in the sun, or the modern method of artificial heat? The U. S. Cookstove Drier, advertised in this issue is a veritable, "little gold mine for women" and if more housewives would realize the benefits to be derived from the small investment required to own one of these machines, there would be more of them in use.

* * *

Going to Williams Grove? Wonder how many Patrons from over the State will visit this great farmers' gathering this year? This picnic, started thirty-six years ago by the late lamented Col. R. H. Thomas, has grown to be the biggest thing of its kind in the east. One of the biggest features of the picnic is the wonderful display of farm machinery, everything needed on the farm being there in operation. If you go to Williams Grove this year carry this issue of Grange News with you and look up the following displays: Sharples Separator Company, DeLaval Separator Company, United States Separator Company, Walter A. Wood Harvesting Machinery, Dix Manufacturing Company, A. B. Farquhar Company, Callahan Gasoline Engine, Thornton Barnes, York Chemical Works (Dempwolf's Fertilizers), Hensch & Dromgold Company (grain drills, saw mills, harrows, etc.) Henry, Millard & Henry Company (famous Advance gasoline engines), Geiser Manf'g. Co., (traction engines, separators, grain drills, gasoline engines, etc.), Weaver Manf'g. Co., Weaver Organ and Piano Company, Keystone Farm Machine Company (I-Am-It cider mills, grain drills, cultivators, etc.), Frick Company, Separators, traction engines, saw mills, etc.). All of these concerns are advertised in this number and all are all right.

* * *

Grange News frequently receives inquiries like this: "Can you give me the name of a breeder from whom I can get Yorkshire pigs?" Now here is a hint. If you have stock for sale, of any kind, why not advertise it in Grange News? The cost will be slight and the results probably very big. Last year Grange News advertising sold all of the pigs raised by three different breeders.

* * *

Has your Grange discussed equal representation in the National Grange?

NUGGETS

This Letter Brings a Correction

Dear Brother Hill :

I note in the Grange News for June that the date of closing of the winter courses in agriculture at the Pennsylvania State College is stated to be February 11. The correct date is Feb. 24. These courses begin December 1 and continue twelve weeks without any recess for the holidays

Fraternally yours,

French Creek Valley Grange, No. 988, Crawford County, held a very interesting meeting at their hall June 13, 1908. After the usual routine of business had been disposed of, the Third and Fourth Degrees were conferred on a class of fifteen. After this the class was seated and ten members put on the Fourth Degree drill, which was loudly applauded by the two hundred present. A collation was served consisting of ice cream, cake and coffee. Ten Granges were represented, all speaking highly of the good work done by the French Creek Valley Grange.

Valley Grange, McKean County, recently conferred the Third and Fourth Degrees on a class of fifteen. Brother Rice writes us that the Third Degree is put on in a very attractive manner. The editor is certain that airship


transportation is not perfect enough so that he could take a trip over there on one of these occasions and get back in time for breakfast. He has heard from several sources that they are doing nice work and he congratulates this Grange upon its enterprise.

Worthy Secretary :

I am in receipt of yours of the 30th stating that you have the application for membership from a brother and sister who are deaf and dumb. You say they are property holders, are well educated and you ask whether your Grange is justified in receiving them and giving to them the benefits of Grange insurance.

By way of reply I have to say that the physical condition of applicants has but little if any bearing upon their eligibility to membership. These people are certainly handicapped in the race of life and I would feel that your Grange would be rendering them a good service by receiving them into membership and conferring upon them all of the benefits and advantages of our Order. The essentials in the initiation ceremony might perhaps have to be communicated to them thru the agency of an interpreter, but this could be done very properly.

Fraternally yours,



A GRADUATE OF THE PENNSYLVANIA STATE NORMAL SCHOOL

**HAS LAID THE
FOUNDATION FOR A SUCCESSFUL LIFE**

And possesses a diploma that makes her a legally qualified teacher for life in one of the richest and greatest of the states—better than life insurance for her—better and surer than any inheritance that might be left her.

One of the most beautiful and healthful locations in Pennsylvania, 1300 feet above the sea. Beautiful campus of 25 acres. Buildings modern, commodious, magnificent. Every home comfort. Hot and cold baths. Abundant table. Purest air and drinking water. Laundry well done. Trained nurse for temporary illness in perfectly sanitary infirmary. Refined, scholarly, Christian influence on every hand. Privilege of hearing the best lectures and musicians on American platform. Splendid library. Fully equipped laboratories. Best of social advantages. Proper training for life in its broadest sense.

ALL FOR \$166.00 FOR THE YEAR OF 40 WEEKS

More than 1100 students last year. Students may attend from any state or country. High School Graduates complete normal course in two years, leading to degrees of Pd. B. & Pd. M.

The School also maintains the leading Conservatory of Music in Pennsylvania, offering exceptional advantages for the study of Piano, Pipe Organ, Voice, Violin, Orchestral Instruments, Theory, History and Public School Music, all under an eminent faculty of specialists. Thorough Courses in Art. Elocution and the Languages. Strong Business Courses.

The 35th Year Will Open September 15th, 1908

The Catalogue, full in detail and beautifully illustrated, is mailed free.

JAMES E. AMENT, LL. D., PRINCIPAL
Box 102 INDIANA, PA.

A BIT OF HISTORY.

MORTIMER WHITEHEAD.

It was on a bright July morning, one year ago, when a party of four started out from Chambersburg, Pa., in the beautiful Cumberland Valley, with a good team, for a carriage ride of thirty-two miles over the Blue Ridge mountains, into Path Valley.

The little company was a congenial one, kindred spirits, willing workers in a common cause represented by our great farmers' organization—the Grange. They were the Worthy Master of the Pennsylvania State Grange, Brother W. F. Hill, Brothers Morris Lloyd and A. Nevin Detrich, of Grange News, and the writer. The point of destination was Doylestown, for a visit with E. B. Dorsett Grange, No. 1340.

The miles rolled off as the wheels rolled on, the mission was completed and after a short night's rest at Brother Junkin's home, once more we were on the road retracing our journey of the day before. As the hours passed, "good of the Order" talk, reminiscences of other days and plans for those to come, filled up the time. A part of the talk was upon home and home building. Brother Hill had lately established a new home in the county and the writer suggested that he lay the corner-stone of a "Rock-Album," such as "Fruitdale Farm," his New Jersey home has had since long time ago, with mementoes of visits to every State in the Union, all the Canadian Provinces and of notable events, the visits of friends, etc. A moment's halt and two rocks, geological specimens, were selected, one for "Fruitdale Farm," and the other for—"What is the name of your home?" was asked of Brother Hill. "It has not been named yet," was the reply. "It must be and we will name it this afternoon when we start the 'Rock-Album'." Then came the talk for a name. Of course it must have Hill in it. "There are already two large and two small Hills in it." Many Hills were talked over, and finally "Hill-heim" was chosen from Brother Detrich's suggestion.

In due time the round trip of sixty-five miles was over, and the party separated, the writer to go out later in the day to Brother Hill's home in time to start for another Grange meeting that night "down the road a-piece." During that brief rest, the inspiration came to the writer: "We are to name Brother Hill's home. We will make up a little formal ceremony as we go along." And it was so. Out under the grand old oaks, near the sunset hour, with only Brother and

Sister Hill and the two little boys and the writer, in impromptu words—never yet written—the first Grange home in all the world was formally dedicated and named. "And we name thee Hillheim." It was short, simple and yet impressive, full of heart music—"Home, Sweet, Home."

The inspiration of that first thought and that first simple—yet impressive—ceremony grew as the hours passed and thought was given to it, and that night—after the midnight hour—the first words of it were written, and an outline of its ceremonial work was made. For several months afterwards, as opportunity came, on the cars, in railroad stations, hotels, the homes of Patrons, and once sitting on a box in a country store, the plans were worked out and the words gotten into shape, and with the unfolding of the leaves and blossoms of this last spring came the completion of the ideal, and the "Proposed Ceremony for the Dedication of Rural Homes," was launched upon the ocean of time, and is fraternally presented to our loved Order with the hope that it may add one more pleasant incident to our Grange life and work, and aid in the great mission of the Patrons of Husbandry—to elevate, broaden, protect and beautify the rural home.

A few copies of the "Ceremonial" have been printed and sent to personal friends. It has met with a most kindly reception and encouragement. The public exercises of our Order always do good and win friends. Our installation of officers is an indoor affair suitable for the winter season. We dedicate our Grange Halls, hardly more than once in a life-time in the same neighborhood. With this home dedication we can have an out-door public ceremonial once a year perhaps at some one of the homes of members of the local Grange, or even of persons not members of the Grange, the same as the Masonic Order lays the corner stones of public buildings.

The ceremony has been copyrighted and when adopted by the National Grange will become a part of the ritualistic work of the Order.

What They Say of the New Ceremony

It is a very fine production—N. J. Bachelder, Master National Grange.

A pretty custom proposed for the "Dedication of Rural Homes," by the ritual prepared by Past National Lecturer Mortimer Whitehead, ought to become general. The ritual is on Grange lines. The name of the farm is unveiled during the ceremonial and



THE FIRST HOUSE TO BE DEDICATED

the custom ought to go far towards creating and developing the love of home in the boys and girls of the farms. Success to the movement.—N. Y. Farmer.

A new Grange ritual for use in the ceremonial dedication of Grange farmers' homes has been written by Mortimer Whitehead, of New Jersey. It is not yet promulgated for general use but at the next meeting of the National Grange it is expected that the ritual will be approved and its use authorized. The idea is that Grange farm homes should be named or the farm should be designated by appropriate title as "Riverview Farm," "Brookside Home," "Ferncliff Farm," or any appropriate descriptive appellation. Brother Whitehead's idea is to make this formal dedication a noteworthy occasion. He assembles the local Grange on the lawn in summer time, each officer occupying his allotted position. Surrounding them are the Grange members and visitors. On the porch the name of the home to be dedicated is concealed until the moment for unveiling arrives when it is revealed to the assemblage with due ceremony. The ritual is beautifully written and compares more than favorably with anything now in use by

the Grange.—J. W. Darrow, in Rural Life.

It is a beautiful piece of work, with a description of the arrangement of details and the written parts for all the Grange officers. The Master, Overseer, Lecturer, Chaplain, Steward, Ceres, Pomona and Flora all have something to do. There are tributes to the flag, to the farm, animals and birds and there are patriotic songs, and quotations from the Scriptures and the poets. It is not unlikely that the idea will meet with general favor, perhaps the dedication of many an old home may take place in this section, in addition to the new homes that are established on old farms.—Samuel R. Downey, Past Master Pennsylvania State Grange, in West Chester Local News.

Your work among the homes in this broad land has reached a fitting climax in the beautiful and lofty thoughts expressed in your book. I congratulate you upon its completion, and no doubt its ritual will be generally adopted. The fruitage of the ceremonial you have formed will be seen in greater love for the home and a closer union of those who are working for its maintenance.—Edward Hubert, New Jersey.

SAVE LIFE

--and--

PROPERTY

by placing

**National Pure
Copper Cable
Lightning
Conductors**

on your Buildings

**Permanent Protection
Positively Guaranteed**

**Endorsed by Insurance
Companies**

**The Laws of Lightning
Finely Illustrated**

Mailed Free.

NATIONAL CABLE & MFG. CO.

Dent. G. Niles, Mich.



The Garver Bros. Co

STRASBURG, O.

We constantly carry a stock of General Merchandise of over \$100,000 and can therefore take the proper care of your orders.

These hot summer days should remind you that you are in need of a good, efficient, durable Oil Stove. The New Perfection Wick Blue Flame Oil Stove we believe to be the best all 'round oil cook stove that has ever appeared. With this stove you get a working flame as soon as stove is lighted. When thru using, it may be instantly extinguished. The flame is as easily controlled as that of an oil lamp. One of these stoves in your kitchen will not only bring comfort to the housewife but economy in the fuel bill as well. Write us for booklet giving full details and let us quote you. They are made with one, two or three burners.

T
H
E

A
D
V
A
N
C
E



G
A
S
A
N
D

G
A
S
O
L
I
N
E

2 TO 500 H. P.

Are guaranteed to excel any other make in this country. As regular in speed as steam engine. For all purposes.

**HENRY, MILLARD & HENRY CO.,
YORK, PA.**

One of the oldest houses in Pennsylvania handling supplies for the farmer is the Philadelphia Farmers' Supply Company, of 1916 Market street, Philadelphia. This house was founded before the Civil War and by honest and straight dealing has lived and prospered all the intervening years. It handles almost everything that is needed on the farm and deals along Grange business ideas. It will pay Grange members to get in touch with this house.

INDISPUTABLE FACTS

From November 1, 1907, until May 1, 1908, five banks using the Victor Screw Door Bank Safes were attacked by burglars. These banks were: Florence Deposit Bank, Florence, Ky.; Bank of Buckner, Buckner, Mo.; Canby Bank & Trust Co., Canby, Ore.; People's Bank, Stamping Ground, Ky.

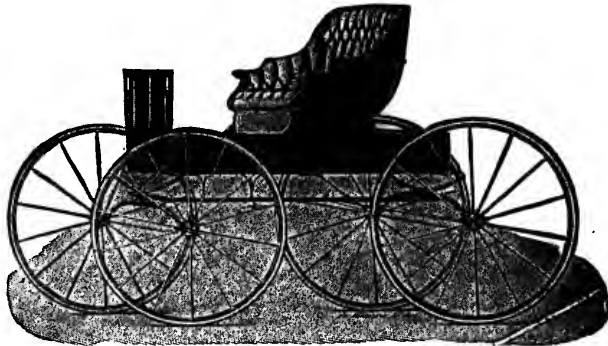
By writing these banks you will find that in each and every case their safes preserved their contents perfectly and the banks did not lose one cent except in damages to their vaults and buildings.

Compare this record with the record of banks using other makes of safes and you will find their loss by burglars to have been within the same period \$132,400.00. There are a number of others of which we have no record.

As above stated, this record is indisputable. Not one cent secured from Victor Safes by burglars, while thousands upon thousands of dollars were secured from other makes. The result is that our utmost capacity is taxed to supply the demand for our Victor Spherical Manganese Steel Screw Door Bank Safes, as bankers are rapidly learning that they afford the protection that they should have, also reduce their insurance and help to advertise their business. May we not serve you? See ad.

UP-TO-DATE, HONEST, RELIABLE VEHICLES

Send postal card for our large illustrated catalog of carriages, road wagons, runabouts, bikes, surries, spring wagons and harness. Buy direct and



KALAMAZOO AUTO-SEAT BIKE WAGON
"Built to Live."

SAVE TWO PROFITS

✱ ✱ ✱ ✱

Special discounts to Patrons. Mention "Grange News". You will appreciate our great offers.

Kalamazoo Carriage and Harness Manufacturing Company
KALAMAZOO, MICH.

SPECIAL ANNOUNCEMENT by the DIX MANUFACTURING CO.

Big Reduction for Grangers Week Only.

✱ ✱ ✱

To each and every pound can of Dix Cattle Powder from Williams Grove free of any charge Dix Famous Poulcan of Martin's celebrated harness



✱ ✱ ✱

purchaser of a one German Horse & our booth at the Picnic, we will give a 25c package of try Powder or 25c Life of Leather the dressing.

✱ ✱ ✱

All Dealers Visiting the Picnic are requested to visit our Exhibit

✱ ✱ ✱

THE DIX MANUFACTURING CO.

Lewistown, Pa.

5,000 Grand Offers

Doors, Windows, Millwork

50% Below Dealers' Prices

Here are a few samples of our 5,000 Building Material Bargains: Doors 30c. Windows 60c. Screen Doors 30c. 100 square feet, Pine Coated Roofing, guaranteed 5 years \$1.41. 100 square feet, Tar and 30c. 45 lineal feet, Red Oak \$1.60. 100 lineal feet Quarter Round 25c. Base Blocks 4c. Corner Blocks 2c. Glass 8x10 inches, \$4.50. 100 feet Hardwood Flooring 80c. Porch Brackets 6x4c. Porch Spindles 1x4c. Hardwood Thresholds 6c. Adjustable Gable Ornaments 80c. We save you at least 50 per cent on everything we sell for building houses, barns, out-buildings, school houses, churches, stores, etc. It pays to buy from

80c
Dealer's Price
\$2.00

The Largest Plant in America Selling Direct to Consumer.

Quality & Safe Delivery Guaranteed

Not in any Trust. Absolutely independent. Our stock is immense and we ship promptly. Everything is bright and new—no "wreckage." All millwork strictly up to official grade adopted by the Sash, Door & Blind Manufacturers' Association.

Get the Great Catalog FREE for a Postal

It will save you big money. Packed and jammed with bargains. Our responsibility is to you. We have three Big Bases. Money Refunded and Freight Paid. Both Ways. Goods are not exactly as Represented. Write for Free Catalog.

GORDON, VAN TINE CO.

944 Case St. Davenport, Iowa

"Send us your order for lumber."

SEEDS

Clover, Timothy, Alsike, and other Forage Seeds

THE WHITNEY-NOYES COMPANY
BUFFALO, N. Y.

FERTILIZE LIME For prices, etc., address

WALTON QUARRIES, Harrisburg, Pa.

THE BEST IS THE CHEAPEST



Why buy an inferior STANCHION when you can get the **McGUIRE**.

It has the BEST points of all, and the weak points of none. Send for illustrated circular mentioning this paper.

Landon A. Green, Mfr., Ogdensburg, N. Y.

ROSS SILO FILLING MACHINERY

With BLOWER and Traveling Table

In sizes to suit all wants from 5 to 15 Horse Power Engine.

Sold on their own merits. Pay for same after tried and satisfied. **LARGEST CAPACITY AND STRONGEST BUILT**

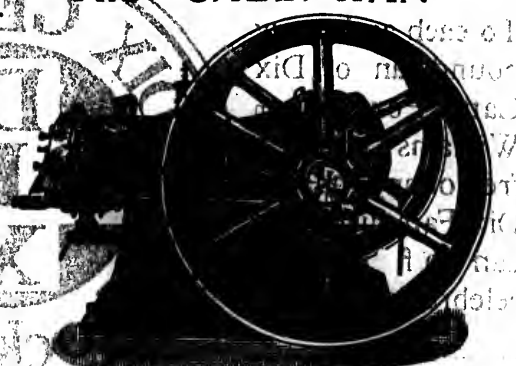
Write for catalog. We have had 58 years experience and are the largest and oldest manufacturers of **Ensilage Machinery** in the world.

The E.W. ROSS CO., Box 742, Springfield, O
We also make ROSS SILOS and MANURE SPREADERS

Hench & Dromgold's FORCE FEED, GRAIN and FERTILIZER Drill

Best drill on the market. Many points of superiority. It is geared from centre. Quantity of grain and fertilizer can be changed in a minute without the use of gear wheels. Accurate in its action. Trial will convince. Agents wanted. Send for catalogue. **HENCH & DROMGOLD, Mfrs., York, Pa.**

The "CALLAHAN"



Stationary, portable and pumping Engines. Send for catalogs.

ROBERT F. FOSTER
720 Arcade Building, 15th & Market Streets, Philadelphia, Pa.

KELTON THOROBRED STOCK FARM
—Poultry, registered, Hampshire Down Sheep, Chester White Swine and Collie Dogs. **C. L. WEBSTER, Kelton, Pa.**

HARDING'S BABY CHICK FOOD
Made of Dried Milk and Clean Grains
THE KIND THAT'S DIFFERENT

HARDING'S 1908 "Baby Chick Food" mixture contains a proper proportion of cracked dried milk, clean grains and seeds. No Grit, Screenings, Dirt nor Charcoal. All Packed in a CAUTION.—"Baby Chick Food" is Harding's trademark; properly registered, and all dealers are cautioned not to use the same either on packages or advertising matter, unless under Harding's brand.

100 lb. bags, \$2.50; 50 lb. bags, \$1.50; F. O. B. Point of Shipment.

HARDING'S GRANULATED MILK for poultry gives an increased egg production of from 30 to 40 percent over Best Scrap, and can be kept in any climate. Price, \$3.00 per 100 lbs.; \$1.75 for 50 lb. bags—F. O. B. Point of shipment.

Call for Harding's "Killing Neck Eggs; Egg Shipping Boxes, Roup Cure; Cholera Cure, etc." Send 6c. stamps for book, "How to Make Poultry Pay."

GEO. L. HARDING, Manufacturer,
 Box 102, Binghamton, N. Y.

Trade Mark

STOKE'S STANDARD SEEDS CRIMSON CLOVER.

A crop of Crimson Clover plowed under is equal to an application of stable manure. It makes land rich and mellow, fills it with humus or vegetable matter and increases the yield of corn, potatoes or other crops which follow it, to a wonderful extent. Sow at the rate of 15 pounds per acre, broadcast, in July, August or September. Crimson Clover is very successfully sown at the last working of corn or similar crops. Choice Crimson Clover Seed, per bushel \$4.00. Special Prices to Granges. Write.

Stoke's Seed Store.

WALTER E. STOKES,
 219 MARKET STREET PHILADELPHIA, PA.

GOOD--Empire Broadcast Fertilizer Sower A Machine Every Farmer Needs.



Just what you want for sowing broadcast Fertilizer, Lime, etc. For information write to **EMPIRE DRILL CO., Shortsville, N. Y.**

FOR SALE OR EXCHANGE—Land warrant (fees fully paid) for 200 acres in Virginia. Price \$100, or with exchange for other real estate or personal property.
J. H. PUTNAM,
 Tioga, Tioga County, Pa.

FOR SALE—Registered Holstein-Friesian bull calves. They are nice and will please you. Write for pedigrees and prices. **WALTER M. CRUTTENDEN,**
 R. F. D. 3, Mansfield, Pa.

A Present of Another Cow

If you are setting your milk in pans or crocks, the **United States Cream Separator** will do better for you and save you the product of **an additional cow** for every four you have. It will make the cream from milk of four cows equal to that obtained from five and without feeding and caring for the extra cow.

You pay for the separator **once**; the extra gain goes on **year after year**. There are other separators, but if you want **ALL** the cream, without continually recurring bills for repairs and enjoy continual satisfaction, be sure you get the standard

IMPROVED U. S. CREAM 1908 SEPARATOR

One cent invested in a postal and sent to us for catalogue No. **151** may mean many dollars profit to you later. Let us send you one. Address all letters to the

VERMONT FARM MACHINE CO., Bellows Falls, Vt.

Distributing warehouses at: Auburn, Me., Buffalo, N. Y., Toledo, O., Chicago, Ill., La Crosse, Wis., Minneapolis, Minn., Portland, Ore., Kansas City, Mo., Omaha, Neb., Salt Lake City, Utah, Denver, Colo., San Francisco, Cal., Spokane, Wash., Montreal, Quebec, Winnipeg, Man., Calgary, Alta.

There Is But One "SCALECIDE"

Trade Mark. Reg. U. S. Pat. Off.

GUARANTEED BY US TO KILL SAN JOSE SCALE

and all soft bodied sucking insects without injury to trees or operator. Will also control fungus diseases that are controllable by winter application.

All soluble oils are not alike, so be sure it is Pratt's "SCALECIDE" you order and get. You can rely on its being always the same.

A postal mentioning this paper will bring you sample and full information.

**B. G. PRATT CO., Mfg. Chemists,
50 Church Street, New York City.**

E. C. TYSON, Pennsylvania State Agent, Flora Dale, Pa.

HAVE your old *Ingrain*
and *Brussels Carpets*
made into

Beautiful Rugs

BY

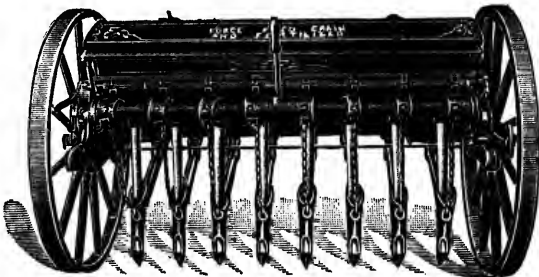
INDIAN RUG COMPANY,

Carlisle, Pa.

Our booklet "G" is sent
free on request.



\$49 Buys a New Improved "Greencastle"



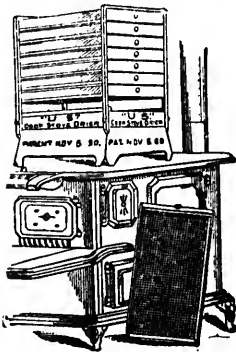
GRAIN, SEED AND

FERTILIZER DRILL,

Double drive, positive force
feed, light running, large ca-
pacity, sows evenly, easily reg-
ulated and - durable. Order
now and save \$16.00 to \$20.00.

Address

The Geiser Mfg. Co.
WAYNESBORO, PA.



A LITTLE GOLD MINE FOR WOMEN

The U. S. Cook Stove Drier is the best on the market. Always ready for use. Easily set on and off the stove. It works while you cook. Takes no extra fire. **DRIES ALL BERRIES, CHERRIES, FRUITS, VEGETABLES, CORN, ETC.** Don't let your fruit, etc., waste. With this Drier you can at odd times **EVAPORATE WASTING FRUIT, ETC.,** for family use and enough to sell and exchange for all or the greater part of your groceries, and in fact, household expenses. Write for circular and special terms

to agents **PRICE \$5.00**

E. B. FAHRNEY,
WAYNESBORO, PA.

BOX 443

Grass Seed, Timothy, Red Top,
Blue Grass, Orchard Grass.
All kind of Clover Seed, Common, Mam-
moth, Alsike & Alfalfa. If you want to
buy, write; will send samples and quote
price. **U. J. COVER, Mt. Gilead, Ohio.**

CHIPPEWA LIME

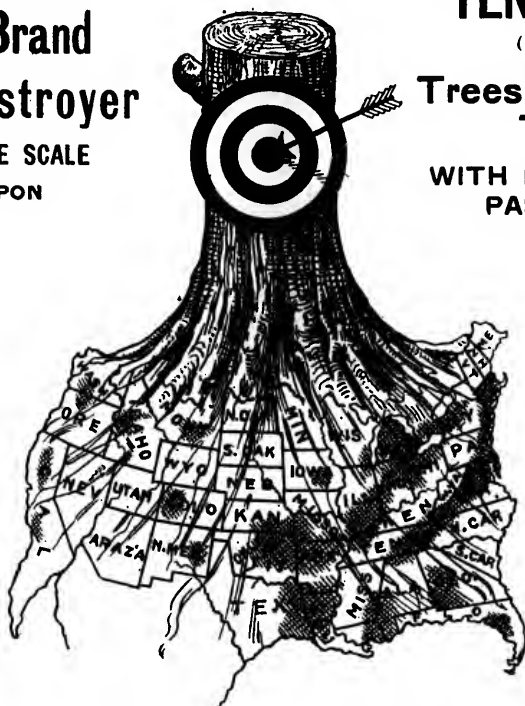
Write for delivered prices for freshly
burned Chippewa Agricultural Lump
Lime. Also registered Jersey cattle.
M. E. REEDER, R. F. D. 5, Muncy, Pa.

THE REPUTATION OF
Target Brand
Scale Destroyer

FOR SAN JOSE SCALE
RESTS UPON

Sample Gallon, making
spraying material sufficient
to clean the scale from 20
average trees for One
Dollar.

LITERATURE FREE



TEN MILLION

(AND MORE)

**Trees Successfully
Treated**

WITH IT DURING THE
PAST SEASON

Used throughout the
sections shaded on the
map, and everywhere rec-
ognized as the standard
remedy.

AMERICAN HORTICULTURAL DISTRIBUTING COMPANY,
BOX 713 MARTINSBURG, WEST VIRGINIA.

Getting a Home. Mt. Pleasant Grange, No. 68, Northumberland County, has been for a long time laboring under adverse circumstances for want of a hall or suitable location for meeting. We therefore have recently purchased a suitable location consisting of a good frame house and barn and five acres of tillable land. The property is in a convenient place for a hall. Situated on public road leading from Turbotville to Muncy, four miles from either place. After paying on the property all the money we had in the treasury it leaves us in debt five hundred dollars, which we hope to liquidate as soon as we can. This should enthuse every member to renewed energy as the outlook for the future of our Order is bright, provided all work in harmony for the best interest of our Order. We hope soon to get an increase of membership as most of the farmers in this locality are not members of any Grange.

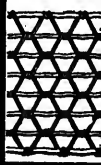
Fraternally yours,
JOHN Y. ELLIS.

At Old Bustleton. Philadelphia Grange still meets in the old hall where we have held aloft the banner of our Order for many years as the

only Grange in the county. Our beloved veteran, Brother J.B. Kirkbride, well and favorably known to many Patrons thruout the State, is again our Worthy Master and owing to his efforts and several of our other members our Grange has about doubled its membership in the last eighteen months. The attendance is good and much interest is shown by new as well as the older members. Many of the old timers are again knocking for reinstatement. We have several energetic committees at work and more are appointed each meeting to meet new conditions as they arrive. Our members thoroly believe in co-operation and by helping each other so help themselves. Meetings are interesting.

A. J. HODGSON

COIL SPRING FENCE



Made of high carbon Steel Wire
Horse-high, Bull-strong, Chick-
en-tight. We have arranged
with your state officers to sell
members fence at wholesale
prices. 100 page Catalogue and
price-list free. Write today.

KITSELMAN BROS.,
Box 198, MUNCIE, IND.



DO YOU NEED PAINT?

LET ME SEND YOU MY PAINT BOOK. It will tell you all you want to know about paint and painting. The best paint is the cheapest paint. I make the best paint. **INGERSOLL'S PAINT** has been made for 66 years. It is made with scientific accuracy from the best pigments and pure linseed oil, thoroughly combined by machinery—you cannot mix good paint with a stick. Other paints are sold by dealers or supply houses. This method requires salary and expenses of traveling salesmen and profits for jobbers and retailers. These extra expenses and numerous profits you must pay when you buy the paint. If the price is low the measure is short or the quality poor—usually both.

I Can Save You One-Half Your Paint Bills.

One-half the price you pay the retailer represents the factory cost of the paint. The other half is required for middlemen's profits and expenses. Our paint is shipped fresh from the factory direct to you. You pay simply the factory price. You pay no salesman; no hotel bills; and no middlemen of any kind. The dealer or supply house may offer you a paint at our price; but they cannot give you our quality of paint at our price. They must add the cost of their expensive method of selling and middlemen's profits; if they give you our grade of paint the cost will be double our price.

Don't Use Cheap Paint

offered by dealers and supply houses. They may save you a little on first cost, but no more labor is required to paint your buildings with **INGERSOLL PAINT** than with inferior store paint. Poor paint always makes a building look shabby in six months or a year, and is sure to make you regret the little saving in the first cost of the material. **INGERSOLL PAINTS** will give you long service and look well all the time.

Ingersoll Mixed Paints have held the official endorsement of the Grange for 34 years

We can refer you to pleased customers in your own neighborhood.

We make it easy for you to buy paint direct from the factory. Our book will tell you the quantity needed. The order will reach us overnight and the paint will be on the way to you in twenty-four hours. Let me send you my **FREE DELIVERY PLAN**. Send your address for a beautiful set of Sample Color Cards and our Paint Book. We mail them **FREE**.

IF YOU WANT PAINT, WRITE ME. DO IT NOW. I CAN SAVE YOU MONEY

O. W. INGERSOLL, Prop.,

NO. 234 PLYMOUTH STREET,

BROOKLYN, NEW YORK.

The Editor of this paper recommends Ingersoll's Paints





I-AM-IT for Making Cider



Will grind large or small apples fine or coarse. This is a geared mill with adjustable concave so that cutting and scraping can be done as desired.

Frame is hard maple, finished in natural wood. Screw $1\frac{1}{4}$ inches; cage 12x12 inches.

This is a self feed mill. You don't need to poke the apples in the feed.

Weight 140 pounds.

Write for prices.

KEYSTONE FARM MACHINE COMPANY, YORK, PA.

KELLOGG



**KELLOGG STANDARD
BRIDGING TELEPHONES
EQUIPPED WITH
PUSH BUTTON FOR CALLING
SECRETLY
ON
FARM LINES
ARE
PRACTICAL
RELIABLE
SERVICEABLE**

**SEND FOR BULLETINS.
DEPT H-I.**

FARQUHAR LINE

Grain Drills, Corn Planters, Spring-Tooth Harrows, Cultivators, Engines, Boilers, Saw Mills, Threshers.

CATALOGUE MAILED FREE.

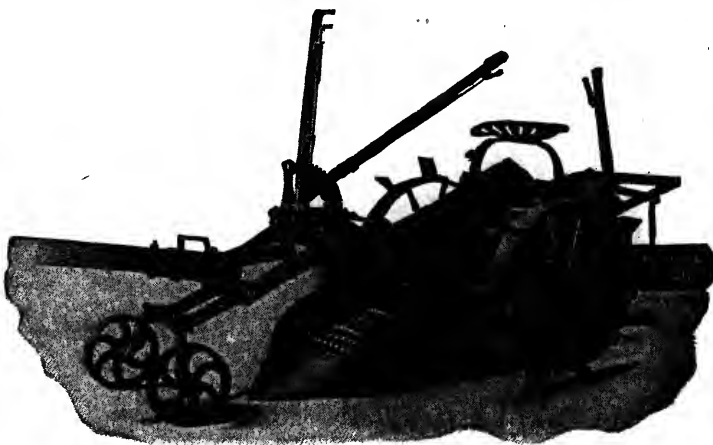


DISC AND HOE

Hallock Potato Diggers,
O. K. Elevator Success Jr. Gilt Edge

Manufactured and sold exclusively by us. Prices and terms are right. We want the best growers everywhere. Send in your application at once.

Special inducements on the first machine in each locality.



A. B. FARQUHAR CO., Ltd
YORK, PA.

EDUCATIONAL BULLETIN

The Slippery
Rock State

Normal School

**A Successful
Training School
For Teachers**

**Tuition Free to
teachers who in-
tend to teach, if
17 or more years
of age.**

**Classes in Alge-
bra and Civil
Government are
formed each term**

**Students may enter at any
time. Winter term begins Jan.
3rd, 1909. Send for Catalogue.**

Albert E. Maltby,
Principal.

FIRST PENNSYLVANIA
STATE NORMAL SCHOOL

MILLERSVILLE, PA.

E. O. LYTE, Principal.

Illustrated Catalogue free.

**One of the real Normal schools in the
United States.**

MANSFIELD

State Normal School,

**A Superior Training School
for Teachers.**

**Unsurpassed in work, home
comforts, and reputation
among schoolmen.**

**Our living accommodations are
vastly improved for this next year.**

Rates are very Moderate

**Fall term begins Monday, Sept. 14, 1908.
Engage rooms at once as they are being
taken rapidly. Address the principal.**

ANDREW THOMAS SMITH,
MANSFIELD, PA.

Edinboro State Normal School

FALL TERM BEGINS SEPT. 8, 1908

**Electric railway connections between
Erie and Cambridge Springs. Free tu-
tion to prospective teachers seventeen
years or more of age.**

**Advantages—Elevated site; beautiful
surroundings; commodious buildings;
steam heating; electric lighting; large
and well-selected library; experienced
teachers; thorough instruction; expenses
reasonable; new gymnasium.**

**New Dormitory for Young Men
Courses—Regular Normal, business,
music, oratory, art, public school, music,
and supervisors' physical culture.**

**A superior school ideally located.
For catalogue and full particulars ad-
dress the Principal;**

JOHN F. BIGLER, A. M.,
EDINBORO, PA.

GOOD!

Good Teachers Always in demand.

Good Teachers Command Good Salaries.

Good Teachers are made of good Students by a Good School.

Shippensburg State Normal School is a Good School

Send for Catalogue and Other Information

ADDRESS

Dr. S. A. MARTIN, Prin.
Shippensburg, Pa.

The Pennsylvania State College

Classical, scientific, literary and technical courses including courses in agriculture, forestry and home economics for women are maintained. Exceptional advantages are offered.

Tuition is at present free to students residing in Pennsylvania. Women are admitted to all courses.

The next college year will begin Thursday, September 17, 1908, at 8 o'clock a. m. Examinations at the College for admission and for advanced standing Tuesday and Wednesday, September 15 and 16, at 9 o'clock a. m.

For catalog giving information respecting courses of study, expenses, etc., address

THE REGISTRAR

STATE COLLEGE, CENTRE CO., PA.

Pleasure and Profit in the Grange

32 Pages full of Hints and Helps, 15c. Grange Supplies of Every Description.

Send for Catalogue.

C. J. BAINBRIDGE, Syracuse, N. Y.
Under contract with Penna. State Grange

THE BUCKNELL UNIVERSITY

JOHN HOWARD HARRIS, President.

College: With Courses in Arts, Philosophy, Jurisprudence, Science, Chemistry, Biology and Civil and Electrical Engineering, with shop work. Special courses for teachers, Chair in Pedagogy.

Academy: For young men and boys.

Institute: For young women.

School of Music: For both sexes. Healthy Surroundings; Pure Mountain Water.

For Catalogue, address,

WILLIAM C. GRETZINGER,
Registrar.

LEWISBURG, PENNSYLVANIA.

Central State Normal School

LOCK HAVEN, PA.

J. R. FLICKINGER, Principal.

This high-grade training school for teachers has educated more farmers' sons and daughters than any other secondary school in Central Pennsylvania. Modern and up-to-date; terms moderate. The fall term begins September 8th.

Address for illustrated catalog,

THE PRINCIPAL.

FOR THIS

—NEW LOW DOWN— AMERICAN CREAM SEPARATOR

Guaranteed to skim closer than any separator in the world. Sold direct from the factory. We are the oldest exclusive manufacturers of hand separators in America. You save all agents' dealers and even mail order house profits. We have the most liberal 30 DAYS' TRIAL, freight prepaid offer. Write for it today. Our new low down, waist high separator is the most, highest quality machine on the market; no other separator compares with it in close skimming, ease of cleaning, easy running, simplicity, strength or quality. Our own (the manufacturer's) guarantee protects you on every AMERICAN machine. We can ship immediately. Write for our great offer and handsome free catalogue on our new, waist high model. Address, **Box 1074, AMERICAN SEPARATOR CO., BAINBRIDGE, N. Y.**

FOR SALE—Large English Berkshires, 25 registered pigs, 12 weeks old. One registered Holstein bull, calf, 9 months old.
S. R. MILLER & SONS,
Thornwood Farm, Chambersburg, Pa.

A complete list of Business Houses

under contract with the Pennsylvania State Grange, revised to date.

☞ In writing for prices or information or in ordering goods, always write under seal of Grange or trade card.

FOR INFORMATION OF MEMBERS

It is the duty of the Masters of Subordinate Granges to keep a supply of Directories on file in their Granges, and to see to it that each family is furnished with a copy for their information and use. Additional copies can be had from the State Grange.

BUSINESS CO-OPERATION

In the Declaration of Purposes unanimously adopted by the National Grange, it is declared as one of the principles of the Order that for our business interests "We desire to bring producers and consumers, farmers and manufacturers, into the most direct relationship possible."

To carry out in good faith these principles, the Executive Committee, under the instruction of the State Grange, has made business arrangements with the following houses for the benefit of the members of the Order through which they can buy single implements or in broken packages, to suit purchasers, at wholesale prices, without the intervention of agents.

George H. Colvin, Dalton, Pa. Potatoes grown especially for seed; 14 varieties; prices right; list free.

Patterson & Evans, No. 52 Vine St., Cincinnati, O. Grass seeds of all kinds.

Heman Glass, Rochester, N. Y. All kinds of farm and garden seeds.

The One Price Clothing Co., 11th Ave. and 12th St., Altoona, Pa. Ready made clothing, hats, caps, underwear, etc.

Lester Shoe Co., No. 1409 Eleventh Ave., Altoona, Pa. General line of boots, shoes and rubber goods.

HARVESTING MACHINERY

For information relative to binders, mowers, hay rakes, etc., at special prices to Patrons, write under seal or trade card to

I. FRANK CHANDLER,
Toughkenamon, Pa.

The Theilman Seed Co., 1517 State Street, Erie, Pa. Seeds of all kinds, onion sets and garden implements.

Cooper Commission Co., Minneapolis, Minn. Grain, flour, mill feed, ground feed, oil meal and cereals straight or mixed car lots. Write for prices.

Edward F. Dibble, Honeoye Falls, N. Y. Seeds and potatoes.

Charles W. Ford & Co., Fishers, N. Y. Seed potatoes.

R. H. Thomas, Mechanicsburg, Pa. Working tools, staff mountings, ballot boxes and seals.

Garitee & Sons, 518 Market street, Philadelphia. Men's and boy's clothing.

Derrick Oil Co., Titusville, Pa. All kinds of illuminating and lubricating oils.

George W. Oster, Osterburg, Pa. Thoroughbred poultry and eggs for hatching.

Patrons Paint Works, 234 Plymouth Street, Brooklyn, N. Y. Liquid rubber paints.

The Garver Bros. Co., Strasburg, O. Groceries, dry goods, hardware, queensware, boots and shoes, drugs, harness, pumps, clothing, wall paper, carpets, furniture, household goods, buggies, wagons, salt, oils, wire nails, etc. We can save you big money on your purchases. Send us a trial order and be convinced.

C. H. Dildine, Rohrsburg, Pa. Chester White and Poland China hogs and pigs.

Whitehead & Hoag Co., Newark, N. J. Badges, flags, emblems, buttons, working tools, etc.

The Demorest Manufacturing Co., Williamsport, Pa. The celebrated Columbia sewing machines, best on the market.

M. L. Coulbourne, 348 N. Front St., Philadelphia. Will sell all kinds of country produce for Patrons.

The Whitney Noyes Seed Co., Buffalo, N. Y. All kinds of grass seeds.

The Buckeye Co., Loraine, O. Stock and poultry food, louse killer, stock and worm powder, cow vigor, gall cure, etc.

C. J. Bainbridge, 202 W. Water St., Syracuse, N. Y. Badges, buttons, celluloid goods and a full line of Grange supplies of all kinds.

Black Rock Mills, Buffalo, N. Y. Bran, middlings, mixed feeds, grain, glutens, cottonseed meal, linseed meal, poultry food, etc.

Douthett & Graham, Butler, Pa. Men's and boy's ready-made clothing, hats and caps.

Hoover, Allison Co., Kenia, Ohio, binder twine.

Dix Manufacturing Company, Lewistown, Pa., makers and distributors of the famous German horse and cattle remedies, which are made and sold under the direction of a gradu-

ate veterinarian. Also Martin's Life of Leather harness dressings.

Pennsylvania Telephone Co., Harrisburg, Pa. Write for information on contract for rural lines, etc.

The C. M. Clark Publishing Company, Boston, Mass. Books and special library offers to all Granges.

U. J. Coover, Mt. Gilead, Ohio, all kinds of clover and grass seeds.

Walter P. Stokes, 219 Market street, Philadelphia. General garden seeds and poultry supplies. See adv.

F. B. Thrall Co., corner Third and Hepburn Streets, Williamsport, Pa., wholesale groceries, wood and willow ware, work gloves, etc.

Kitselman Bros., Muncie, Indiana, for wire fencing, wire and all kinds fencing material.

Luse Manufacturing Co., Centre Hall, Pa., for corn sorters, corn drills, etc.

PATRONIZE TRADE ARRANGEMENTS

Patrons, your Executive Committee have made numerous and valuable arrangements for your benefit. These trade arrangements can only be maintained by giving them a liberal patronage.

A number of duplicates of the same line of trade, therefore, must receive a liberal patronage or the contracts cannot be continued. These houses will generally secure special freight arrangements when requested.

Be free to write them for information; but you have no moral right to use this information to beat down the price of local agents and retailers, which will tend to injure the Grange trade as much as the retailer, besides incurring unnecessary hostility to the Order.

IDEAL CO-OPERATION

The ideal co-operation is direct trade between producers and consumers, farmers and manufacturers. The Grange has been making rapid progress in this direction and has established the most satisfactory trade system known to modern civilization.

It only remains for Patrons to utilize its advantages, and they will save more annually many times than it costs to be a member of the Grange—to say nothing of other educational features and social advantages.

RULES

1. It is the duty of the Subordinate Grange to furnish every member with a Trade Card at the time of receiving the A. W., which will be good for the current year.

2. Individual members desiring information of prices for supplies will enclose their Trade Cards with the communication to any of the business houses arranged with by the State Grange, whereupon the house will, by return mail, quote prices or fill orders at wholesale prices in packages to suit the purchasers, returning Trade Card to member with bill. The Grange is not liable for goods bought under Trade Card orders by individual members, as such orders must be accompanied by cash or certificate of money deposited in bank.

3. Subordinate Granges inquiring for prices or purchasing goods officially under the seal of the Grange, signed by the Master and Secretary, thirty days credit will be given on bills of purchase.

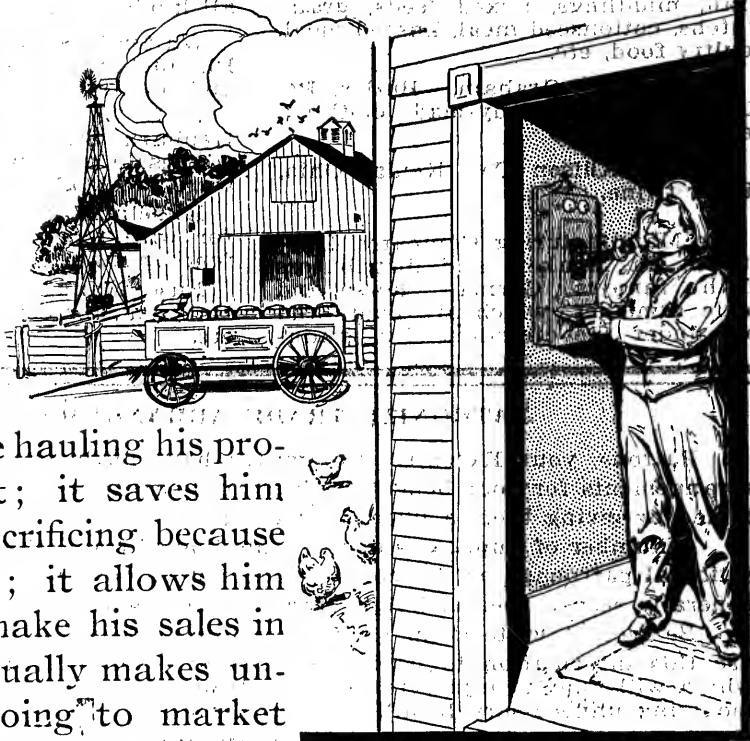
4. The trade prices quoted are confidential and for Patrons only.

5. Grange business houses must ship goods as ordered, otherwise it is the duty of Patrons to promptly return them at the expense of the house shipping.

Before Hauling to Market — Telephone —



The telephone enables the farmer to learn prevailing prices before hauling his produce to market; it saves him rehauling or sacrificing because of a low price; it allows him practically to make his sales in advance; it usually makes unnecessary his going to market in person for, with the sale arranged over the telephone, he can let a boy deliver the produce.



Because of the nature of their business and their distance from markets, farmers can get great value from the telephone *provided they have reliable service*. Therefore farmers, above all others, should buy and use only apparatus of

Standard Western Electric Quality

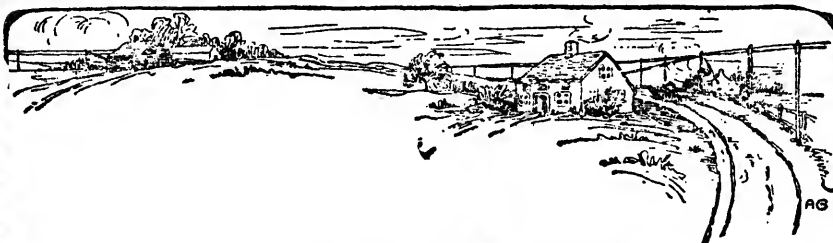
recognized as the most reliable and satisfactory made.

Write us for prices and information on rural and suburban equipments.

WESTERN ELECTRIC COMPANY

Philadelphia

Pittsburg



A FARM HAND THAT EVERY FARMER NEEDS THE TELEPHONE

**INSURES AGAINST
Fire
Burglars
Accidents**

**SAVES
Time
Money
Labor**

WORKS ALL TIMES. WORKS ALL WEATHERS.

SURELY YOU NEED SUCH HELP

Write to the District Manager and receive **FREE** an illustrated booklet explaining in detail the **NEW** plan of The Bell Telephone Co. for Rural Line Telephone Service.

This information will be of great value to you
SEND FOR IT AT ONCE

**THE BELL TELEPHONE CO.
OF PENNSYLVANIA**

Altoona, Pa.	Scranton, Pa.
Easton, Pa.	Shamokin, Pa.
Harrisburg, Pa.	York, Pa.
Reading, Pa.	Wilkesbarre, Pa.
Ridgway, Pa.	Williamsport, Pa.



**USE
THE
BELL**



Communicate with nearest District Office



The 1908 Improved
DE LAVAL
CREAM
SEPARATORS

Ten years ahead of all others in every feature of Separator practicability.

Ten New Styles--Ten New Capacities--Ten New Prices

A size for every dairy, from the smallest to the largest. Beautiful in Design, perfect in Construction, Everlasting in Daily use.

The result of 30 years' experience in building SEPARATORS.

Send for handsome new catalogue illustrating and describing machines in detail and to be had for the asking.

THE DE LAVAL SEPARATOR CO.

42 E. MADISON STREET
CHICAGO
1218 & 1215 FILBERT ST.
PHILADELPHIA
DRUM & SACRAMENTO STS.
SAN FRANCISCO

General Offices:
165-167 BROADWAY,
NEW YORK.

178-177 WILLIAM STREET
MONTREAL
14 & 16 PRINCESS STREET
WINNIPEG
107 FIRST STREET
PORTLAND, OREG.